

The Consolidated Plan
for the
City of Gloucester,
Massachusetts

May, 2010-2015

Mayor Carolyn A. Kirk

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

Table of Contents

SF 424	i
STRATEGIC PLAN	1
EXECUTIVE SUMMARY	1
MANAGING THE PROCESS	7
HOUSING AND HOMELESS NEEDS	11
HOUSING MARKET ANALYSIS	17
STRATEGIC PLANNING FOR AVAILABLE RESOURCES	33
HOUSING.....	37
HOMELESS	42
NON-HOMELESS SPECIAL NEEDS	46
COMMUNITY DEVELOPMENT.....	48
OTHER NARRATIVES AND ATTACHMENTS	65
ACTION PLAN	1
The Executive Summary	2
Citizen Participation.....	5
Resources	6
Annual Objectives.....	8
Geographic Distribution/Allocation Priorities	10
Annual Affordable Housing Goals	11
Public Housing.....	12
Homeless and Special Needs	13
Barriers to Affordable Housing	13
Other Actions	13
PROGRAM SPECIFIC REQUIREMENTS.....	14
CDBG	14
OTHER NARRATIVES AND ATTACHMENTS	15
Project Descriptions	17
Appendix I	Public Meeting Notices, Public Meeting Minutes, Citizen Comments and Response
Appendix II	HUD tables
Appendix III	CHAS tables
Appendix IV	Certifications

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

CONSOLIDATED PLAN

NAME OF JURISDICTION: Gloucester, Massachusetts

Consolidated Plan Time Period: 2010 - 2015

STRATEGIC PLAN

Executive Summary

The Consolidated Plan for the City of Gloucester is a five-year strategic plan to address economic development, community development housing and social service needs in the community. A concerted effort was made through public meetings and consultations to seek citizen input on the needs of the community.

The primary tool that the City will use to meet the community needs is the Community Development Block Grant (CDBG). The City also receives HUD funding through the Northshore HOME Consortium which is used in a first time homebuyers program. Non-profit agencies in Gloucester also receive funding from the Housing Opportunities for Persons With AIDS program, the Emergency Shelter Grant and the Continuum of Care grant. Each of these grant programs is funded through the United States Department of Housing and Urban Development (HUD). This plan seeks to outline how the City will use CDBG funds to address the issues it faces and to achieve the goals of the Consolidated Plan.

The City conducted an extensive analysis on all types of community development, ranging from creation of jobs and parks, as well as from housing rehabilitation to homelessness.

Along with the analysis of the community development needs, the City developed goals to meet the needs of the community, within the confines of the federal funding regulations.

The Division of Grants within the Community Development Department (CD), administers the community development program each year, as well as completes the necessary reports to remain in compliance. The City is in an “entitlement” category, which means that it does not compete for the CDBG funding. However, several steps must be taken to receive the funding.

First, the City must complete this Consolidated Plan, a five-year strategic plan to address community development needs. Assisted by a consultant, City staff made an extensive analysis of job development, housing development, homeless services and non-housing community development in the City. Along with the analysis, the staff hosted a number of public meetings and sought out citizen input on the needs of the community. As detailed later in this document, citizen input, along with statistical information, sets the

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

priorities the City will address with these funds. The City will work in years 2010-2015 to realize them.

Second, the City must complete an annual update of the Consolidated Plan. The Annual Action Plan is the method the City utilizes to specify which projects and third-party contracts will be used to accomplish the goals identified in the Consolidated Plan. The Annual Action Plan also spells out which grants will fund those projects. Citizens can also provide input during this process as well, redefining the priorities of the community if necessary.

Third, the City must complete an annual performance report of the year's past projects called the Consolidated Annual Performance and Evaluation Report (CAPER). This report is a progress report on the five-year goals of the Consolidated Plan. It is a method for the public and elected officials to hold city projects and third party contractors accountable for their work.

All three reports have extensive ways to involve citizen input. Public meetings must be held for all three reports once released in a draft format. A 30-day comment period follows the final public hearing to allow for citizens to ask questions about the reports and for city staff to respond to those questions. Citizen input is required if any of the reports need to be amended. This ensures that all three reports are in response to the actual need and these grant funds are paid in the manner in which citizens would like, within the parameters of the federal regulations.

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

Gloucester Accomplishments PY 10

Program	Description	Budget	Proposed Accomplish	Priority Listing
Economic Development			(from Table 2A & 2B)	
CA Business Incubator	Micro-enterprise Training & Serv	\$25,000	25 P	Micro-enterprise Asst
Section 108 loan	loan repayment	\$51,000		
Business Finance	loans and grants for job creation	\$147,075	3 P	Asst for For-Profit
Public Facilities				
NS Comm Health	Acquisition, Health Center	\$25,000	1675 P	Health Facilities
Gloucester Shellfish dept.	Public Aquaculture Project	\$15,000	75 P	Other Public Fac Nds
Parks/Pathways design	Design work	\$82,700	1 PF	Parks/ Rec Facilities
Lanesville Comm Center	Handicap facilities, materials	\$15,800	1 PF	Neighborhood Fac
Public Services				
Action Compass	GED, employment, further educ	\$5,000	8 P	EmPLY/Training
CA Interfaith	Rental Assistance	\$5,000	10 HH	Other Services
CA Art Haven	Art scholarships	\$14,500	56 P	Youth Services
The Chill Zone	Safe haven for youth at risk	\$20,000	60 P	Youth Services
Glous Maritime Heritage	Science enrichment prg 3rd & 4th	\$5,000	60 P	Youth Services
The Open Door	Summer lunch pgm l/m neighbr	\$5,000	300-500 P	Youth Services
Schooner TE Lannon	Youth Schooner sail program	\$3,000	245-250 P	Youth Services
YMCA, Youth EmPLY	summer youth employ, clean city	\$41,800	120 P	Youth Services
Wellspring House, Inc.	GED, higher educ., higher emPLY	\$10,000	20 P	EmPLY/Training
North Shore Health Project	Housing for Health	\$5,000	25 P	Health Services
Housing and Rehab				
Action Lead Program	Mass Housing Lead Loan Pgrm	\$14,000	15 HU	Multiple categories*
Housing Rehabilitation	Safety, Health, Code violations	\$206,591	10 HU	Multiple categories
HOME Program	1st Time Hombuyers		16 HU	Multiple categories

HH=Household HU=Housing Unit PF=Public Facility P=People

* Multiple categories = tenure, income, and family size (as per Table 2A in Appendix II)

As seen in the chart above, the City has set outcomes by project. The City also has program goals and objectives. The Consolidated Plan process also builds on other ongoing efforts in the City. Two important projects are for economic development and parks and recreation. A parks and recreation planning effort started in 2009 and has helped define priorities for CDBG funding.

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

The Harbor Economic Development Plan is being formulated for Gloucester. Gloucester was founded in the early 17th century as a fishing village. The local economy diversified, particularly in the 20th century, but the center of commerce remained a healthy waterfront economy that provided jobs for the dense, working class neighborhoods clustered around the downtown port. Many modern jobs are provided by the more outlying industrial parks and residents who commute to Boston for work.

The City has chosen to invest in the reinvestment of its port with a concentrated Harbor Economic Development Plan funded by the Seaport Advisory Council. The Plan is making recommendations for sustaining the \$52 million fishing industry that has survived the federal fishing restrictions. The port also has a strong visitor-based economy and has seen an emerging maritime sector that holds great promise for the future. The latter sector includes alternative power companies, research companies, and the marine trades sector.

One of the City goals that will be expressed in the Harbor Economic Development Plan is for economic development to support a mix of jobs, building on heritage of working class maritime jobs.

Economic development initiatives, including the newly created Maritime Development Fund, will offer financing to maritime and other businesses to create jobs. The City's objective is to reaffirm the traditional downtown commercial and industrial economic base by promoting job expansion with maritime and harbor related development. The City intends to promote smart growth with jobs in and around the harbor, preserving linkages between downtown neighborhoods and waterfront work. Over the next year, the City expects to fund businesses that will create three new jobs. Over the five year period, 15 new jobs will be created.

The City will partner with non-profit agencies to provide counseling for start-ups and early stage businesses. The City will support a business incubator where business counseling will be available in a target neighborhood, on the waterfront. As part of the project, 25 people will receive training in the first year and three to four micro-enterprises will be created as a result of this work over a five year period.

With supported public facilities, the City helps to help support public facilities that will assist approximately 1,700 in the first year, and 8,500 people over the five year period.

The City will continue to implement the housing rehabilitation program, address housing needs in an estimated 40 units over the next five years. The Action Lead Program will complement the City's effort and address lead issues in an estimated 75 units over five years. The City will also fund public services that will serve 1,700 people in the first year and 8,700 people over 5 years.

The Consolidated Plan for the City of Gloucester 2010—2015

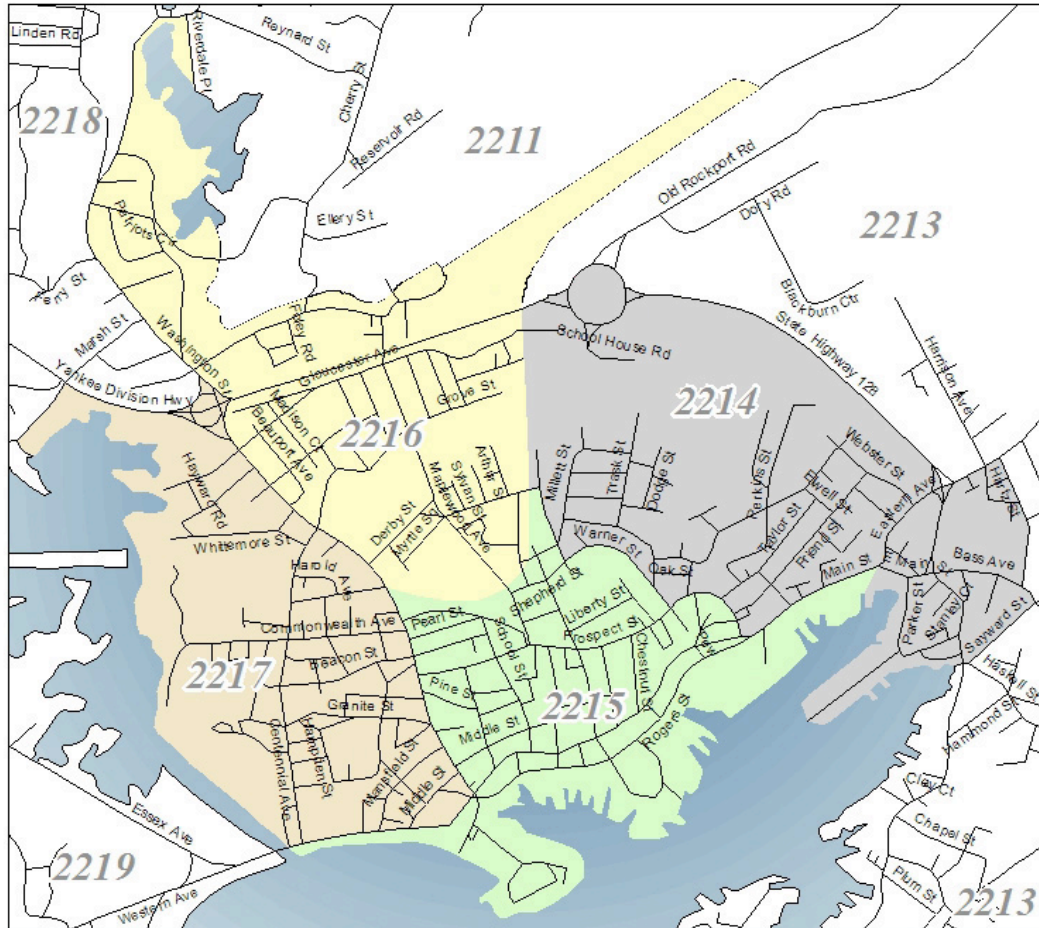
Executive Summary



City of Gloucester City Center with Census Tracts

Gloucester, Massachusetts

Data provided by MassGIS
& the US Census Bureau
KW March 2005



The City's goal is to also tie economic development and affordable housing together to support quality of life for low and moderate income residents and business people in target areas (Census Tracts 2214, 2215, 2216, 2217), and throughout the community. These Community Development target areas are “downtown” neighborhoods that are close to the harbor and waterfront. These areas are the census tracts in Gloucester with a

The Consolidated Plan for the City of Gloucester 2010—2015

Executive Summary

population of more than 50% low- moderate income households. Low and very low income families are also located in the target areas; however, there is no one concentration of low income households in Gloucester.

The general objectives and outcomes for the program are as follows:

Project/Program	General Objective Category	General Outcome Category
Economic Development		
Micro-enterprise Asst	Economic Opportunity	Sustainability
Asst for For-Profit	Economic Opportunity	Sustainability, Affordability, Accessibility
Public Facilities		
Health Facilities	Suitable Living Environment	Sustainability
Other Public Facility Needs	Economic Opportunity	Sustainability
Parks/ Rec Facilities	Suitable Living Environment	Sustainability
Other Infrastructure	Suitable Living Environment	Sustainability
Housing and Rehabilitation		
Neighborhood Facility	Suitable Living Environment	Accessibility
Housing Rehabilitation	Decent Housing	Affordability
First-time Homebuyer	Decent Housing	Affordability
Public Services		
Employ/Training	Economic Opportunity	Sustainability & Affordability
Youth Services	Suitable Living Environment, Economic Opportunity	Sustainability & Affordability
Health Services	Suitable Living Environment	Sustainability
Other Services	Suitable Living Environment	Sustainability

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

MANAGING THE PROCESS

Consultation 91.200(b)

1. Lead Agency, Public and Private Agencies

As Chief Executive Officer, The Mayor of Gloucester has responsibility for the Community Development program and has delegated that responsibility to the Gloucester Community Development Department, which has responsibility for planning as well. Within the Community Development Department, The Grants Division focuses on the planning and implementation of the Community Development Block Grant. The Grants Division also works on the HOME program, since the City is part of the Northshore HOME Consortium. Under the Grants Administrator and other staff members, the Division provides project management, bookkeeping and general support. The Division also administers the housing rehabilitation program and manages sub-recipients under contract, providing services funded by community development. Sub-recipient non-profits include: Action, Inc., the YMCA, Cape Ann Business Incubator, Cape Ann Interfaith Commission, Northshore Community Health Center, Inc., North Shore Health Project and others.

The Grants Division also works with for-profit companies, such as construction contractors working on housing rehabilitation, for project delivery.

2. Participating Agencies, Groups, and Organizations

The City of Gloucester retained the services of a consultant to complete the Consolidated Plan. Needs were identified through research and outreach. Research sources included: U.S. Census, Mass Housing, the Northshore HOME Consortium, Massachusetts Department of Public Health, the Gloucester Housing Authority and others.

In addition, consultations were conducted with for-profit and non-profit and others, as follows:

General §91.100 (a)(1) –

- Action, Inc.
- City of Gloucester Health Department
- City of Gloucester Project Management for Parks and Recreation
- City of Gloucester Building Department
- Gloucester Economic Development and Industrial Corporation
- Gloucester Housing Authority
- Mass Housing
- Northshore HOME Consortium
- Northshore Continuum of Care Alliance

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Wellspring House
Fair Housing Center of Greater Boston

Homeless strategy §91.100 (a)(2) –

Action, Inc.
Northshore Continuum of Care Alliance
North Shore Health Project

Lead lead-based paint hazards §91.100 (a)(3) –

Action, Inc.
Massachusetts Department of Public Health
Gloucester Department of Health
Mass Housing

Adjacent governments §91.100 (a)(4) -

Town of Rockport
Town of Essex
Town of Manchester-by-the-Sea

Metropolitan planning §91.100 (a)(5) -

Metropolitan Area Planning Council

HOPWA §91.100 (b) -

Action, Inc.
Northshore Continuum of Care Alliance

Public housing §91.100 (c) -

Gloucester Housing Authority

Citizen Participation 91.200 (b)

3. Summary of Citizen Participation Process

The City of Gloucester has been following a Citizen Participation Plan that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, during the administration of its Community Development Block Grant (CDBG) program. That plan, with an updated schedule, is available from the Community Development Department. The plan was developed considering the input of other

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

agencies in the City, including the Gloucester Housing Authority; regional entities, such as the Northshore HOME Consortium; and the previous experience and comments with local non-profits and residents.

The development of this Consolidated Plan (ConPlan) was formulated, in part, with input received as part of the citizen participation process and consultations with other entities.

The first informational meeting was conducted on December 3, 2009 to describe the ConPlan and application process. On February 18, 2010 another public informational session was held in the Sawyer Free Public Library to again describe the process and request input on housing and community development needs. In addition to the discussion of needs, information was provided regarding the CDBG program, the projected amount of funds to be received under the program, eligible activities and past use of CDBG funds.

The final public hearing was held on March 11, 2010 for a presentation and review of project ideas.

The meetings were advertised in the Gloucester Times and with notices posted at several public places. The public hearings were held at the Sawyer Free Public Library, which is in the heart of target neighborhoods for the community development program. The Gloucester Housing Authority administration had notice of the meetings, in order that residents are informed. Providers of tenant-based assistance were informed; many with follow-up telephone calls, so that these agencies could provide notice for their tenant clients. Translation services and services for the hearing impaired were available upon request. The meeting room was fully accessible.

The public hearings were complimented by extensive consultations to include local and regional institutions, business organizations, developers, community and faith-based organizations (see above). In addition, the ConPlan process built on extensive outreach efforts that were ongoing in the City. To plan for parks, open space and recreation, the City is undertaking a outreach effort that started with community meetings in early 2009 and has continued with the appointment of an advisory group representing the community development “target neighborhood” among others. The harbor economic development planning effort included public meetings in the fall of 2009. Priority listing and project planning for community development considered the results of this community outreach.

As the City focuses on rebuilding the jobs on the waterfront that can sustain its working class neighborhoods and its historic smart-growth land development patterns, the City will look for opportunities to capitalize on grass-roots neighborhood problem identification. An example is taking place in PY2010 with the proposed Burnham’s field restoration work. Several residents wrote to the local paper protesting the persistent problems at the Park. Planning staff responded by reaching out to include these concerned residents in the Open Space and Recreation planning process. As a result, the City is seeking grant funding to redesign and better program the park.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

This final Consolidated Plan reflects comments and suggestions received as part of the Citizen Participation process. Copies of notices and other citizen participation documentation are incorporated in Appendix I.

4. Citizen Review Process

On April 6th, 2010, the City published a Notice of Availability for Review of the Proposed Consolidated Housing and Community Development Plan. This notice contained information on the location where the document was made available for review. The Proposed Consolidated Plan was made available for public review.

The 30 day citizen comment period was from April 10, 2010 to May 10, 2010.

Assistance was available from Community Development (CD) staff to help anyone wishing to review the draft ConPlan. Assistance was also available to groups developing proposals in several ways. Telephone conversations took place to answer any questions on the application process. Telephone conversations were also initiated by CD staff to ensure that knowledge of the meetings and the application process were known to groups interested in participating. Details of the application process were reviewed at the first two public meetings. Questions were answered after both meetings.

5. Summary of Citizens' Comments

See Appendix I

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

HOUSING AND HOMELESS NEEDS

Housing Needs	91.205
----------------------	---------------

6. Housing Needs for Income Groups

The housing needs and priority housing needs for the City of Gloucester is presented in the Housing Needs Table (see Appendix III). This information is summarized below.

Types of households in the table are defined below:

- Elderly Households: 1 or 2 person household, either person 62 years old or older.
- Small Related Households: 2 to 4 members.
- Large Related Households: 5 or more members.

Extremely low income households (0 to 30% of Median Family Income)

	Household Type		
RENTERS	Elderly	Small Related	Large Related
Number of Households	634	434	79
With Any Housing Problems	54.3%	72.4%	30%
Cost Burden >30%	54.3%	72.4%	100 %
Cost Burden >50%	35.5%	53.9%	100%
OWNERS			
Number of Households	438	120	25
With Any Housing Problems	83.1%	70.8%	100%
Cost Burden >30%	83.1%	70.8%	100%
Cost Burden >50%	54.6%	62.5%	100%

Renters

- This has the largest number of households (1147) of all income categories.
- 54.3% of the elderly population has a housing cost burden greater than 30%.
- 72.4% of small related households have a housing cost burden over 30%.
- 100% of large related households have a housing cost burden over 30%.

Owners

- Elderly have the largest number of households, with 83.1% of households at a cost burden greater than 30%.
- Small related and large related households have 70.8% and 100% that paid 30% or more of their income for housing, respectively.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Housing needs in the very low income category are expected to be addressed by The Gloucester Housing Authority and non-profits such as Action, Inc. which is funded with HOPWA grants.

Low income households (31% to 50% of Median Family Income)

	Household Type		
RENTERS	Elderly	Small Related	Large Related
Number of Households	189	239	49
With Any Housing Problems	36.5%	62.3%	79.6%
Cost Burden >30%	36.5%	60.7%	59.2%
Cost Burden >50%	7.9%	10.5%	8.2%
OWNERS			
Number of Households	322	208	50
With Any Housing Problems	33.5%	78.8%	80.0%
Cost Burden >30%	30.4%	78.8%	80.0%
Cost Burden >50%	10.6%	52.9%	40.0%

Renters

- Of the elderly, 36.5% have a cost burden over 30% of their income.
- Small related households are 239 in number, with a high 60.7% of households at a cost burden greater than 30%.
- Large related households are 49 in number, and 59.2% paid 30% or more of their income for housing.

Owners

- Elderly households, with a total of 322 households in this category, comprise the largest share of renters in this income group. Of this group, 30.4% have a cost burden over 30% of their income.
- Small related and large related are similar with 78.8% and 80% of households having a cost burden greater than 30% of their income, respectively.

Priority: The City expects to address housing needs in low income for small related households who are in the “renter” category. Over the next five years, it is expected that a total of ten households will be assisted with Gloucester’s housing rehabilitation program.

Households in this category are also assisted by non-profit agencies and the Gloucester Housing Authority.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Moderate income households (51% to 80% of Median Family Income)

	Household Type		
RENTERS	Elderly	Small Related	Large Related
Number of Households	110	390	19
With Any Housing Problems	22.7%	23.1%	21.1%
Cost Burden >30%	22.7%	19.2%	0.0%
Cost Burden >50%	0.0%	0.0%	0.0%
OWNERS			
Number of Households	323	389	115
With Any Housing Problems	22.6%	55.0%	52.2%
Cost Burden >30%	21.4%	55.0%	52.2%
Cost Burden >50%	5.9%	7.7%	8.7%

Renters

- There are 110 elderly households, 22.7% of whom had a cost burden over 30%.
- 390 or 19.2% of small related households have a cost burden greater than 30%.
- There are no large related households that experience a cost burden that is greater than 30% of their income for housing.

Owners

- Of the elderly households, 21.4% faced a cost burden of 30% or greater.
- In the small related households group 55% had a cost burden over 30% while 52.2% of large families had a similar cost burden.

Priority: With its housing rehabilitation program, the City expects to assist owners: 30 households in the “small related” category; 10 households in the “large related” category and 10 households in the elderly category. This will occur over the five year period. With the first- time homebuyer program, an estimated 75 small related households will be assisted as well as five large related households in this income category over five years.

7. Disproportionate Housing Needs for Racial and Ethnic Group

A disproportionate need exists “when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.” According to the Disproportionate Racial and Ethnic Need table (below), Gloucester has a disproportionate housing need for minority groups in certain household categories.

For renters in the 0 to 30% of median family income group, the need was greater for Blacks and Hispanics. For owners, there were no owners for the minority groups Hispanic and Asian so the need is not applicable.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

In the 31% to 50% of median family income category, the need was greater for Blacks for both renters and owners.

For renters and owners, in the 51% to 80% of median family income category, the need was greater for Asian minorities.

Disproportionate Racial and Ethnic Needs Table

Household by Type, Income, & Housing Problem	RENTERS				OWNERS			
	Total	Black	Hispanic	Asian	Total	Black	Hispanic	Asian
Household Income <=30% MFI	1,432	4	34	0	638	14	0	0
% with any housing problems	67.5	100	88.2	N/A	80.6	28.6	N/A	N/A
Household Income >30% to <=50% MFI	757	14	24	4	654	14	0	0
% with any housing problems	63	71.4	41.7	0	55.2	71.4	N/A	N/A
Household Income >50 to <=80% MFI	989	0	18	4	976	0	10	10
% with any housing problems	26.2	N/A	22.2	100	44.2	N/A	0	100

Source: 2000 SOCDs CHAS Data

YES

NO

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

It is noted that generalizations concerning this data are difficult because of the small base of minority population in Gloucester and the fact that the data is ten years old.

Homeless Needs 91.205 (c)

8. Extent of Homelessness

According to the Continuum of Care Point in Time Count in 2010, there were 65 homeless individuals and 76 homeless persons in families with children. This population was served by the five shelters found in the city of Gloucester. These shelters include Action, Inc., Action, Inc. at Prospect Street, Moore's Way, Taking Care of Business, and Wellspring House of Family Shelter. Of the 65 homeless individuals, 54% (35 individuals) were considered chronically homeless and served at an emergency shelter, 29% (19 individuals) were served at transitional housing, and 17% (11 individuals) were served at permanent supportive housing. Of the 76 homeless persons in families with children, 13% (10 persons) were served at the emergency shelter, 17% (13 persons) were served in transitional housing, and 70% (53 persons) were served at permanent supportive housing.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Also from the Point in Time Count, nine individuals were counted on the streets. Their locations consisted of four cars, two hand-built structures, and three boats.

The total unmet need or “gap” that exists in the town of Gloucester is totaled at 85 beds for individuals and 75 for persons with families with children. The 85 beds are categorized as follows: 50 for emergency shelters, 25 for transitional housing, and 10 for permanent supportive housing. The 75 beds are categorized as follows: 50 for transitional housing and 25 for permanent supportive housing.

9. Extent of Homelessness by Racial and Ethnic Group

Shelter and other homeless facility providers do not generally aggregate client information by race or ethnic group. Based on general impressions of those consulted, there is a slightly higher representation of Black and Hispanic minorities than in the general population, where their proportional representation is lower than the statewide population.

Non-homeless Special Needs 91.205 (d) including HOPWA
--

10. Non-homeless Persons with Special Needs

In order to determine the number of persons that may require housing or supportive services, data was gathered using the Comprehensive Housing Affordability Strategy (CHAS) Data. To estimate these subpopulations, the income category of households making less than 50% of MFI was used. Within this category, there were 644 renters of whom 26% were frail elderly, 28% were elderly, and 46% were physically disabled. Of the 321 owners, 53% were frail elderly, 28% were elderly, and 19.6% were physically disabled.

Additional information from the Massachusetts Department of Health indicates that as of October 1, 2009, there were 46 males and 21 females living with HIV/AIDS in Gloucester.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Note: Several of these subpopulations are difficult to estimate due to the undisclosed nature of the categories (i.e. victims of domestic violence).

Non-Homeless Special Needs	Elderly	0-80%	YES-H	301 households
	Frail Elderly	0-80%	YES-H	
	Severe Mental Illness	0-80%		
	Physical Disability	0-80%	YES-H	299 households
	Developmental Disability	0-80%		
	Alcohol/Drug Abuse	0-80%		
	HIV/AIDS	0-80%	YES-H	Waiting list of 52 people
	Victims of Domestic Violence	0-80%		

An assisted living housing development is expected to be built at Gloucester Crossroads with approximately 90 units over the next five years. This will serve the frail elderly, elderly and physically disabled.

Action, Inc. runs a program housing people with HIV/AIDS funded through HOPWA. They expect to add four units over the next year, and over the next five years they plan to add a total of 13 units. Hepatitis C is an infectious disease affecting the liver, caused by the hepatitis C virus (HCV). Gloucester has a high rate of infection, estimated by the Massachusetts Department of Public health in the range from 1,200 to 1,800. The North Shore Health Project, located in Gloucester, works with those infected.

Lead-based Paint 91.205 (e)

11. Lead-based Paint Hazards

The City of Gloucester has a total of 13,958 housing units (2000 Census). Of these, 8.6% are estimated to have lead paint and to be occupied by very low income households; 18.2% housing units with lead paint are estimated to be occupied by low income households; and 20.5% housing units with lead paint are occupied by moderate income households.

The Consolidated Plan for the City of Gloucester 2010—2015

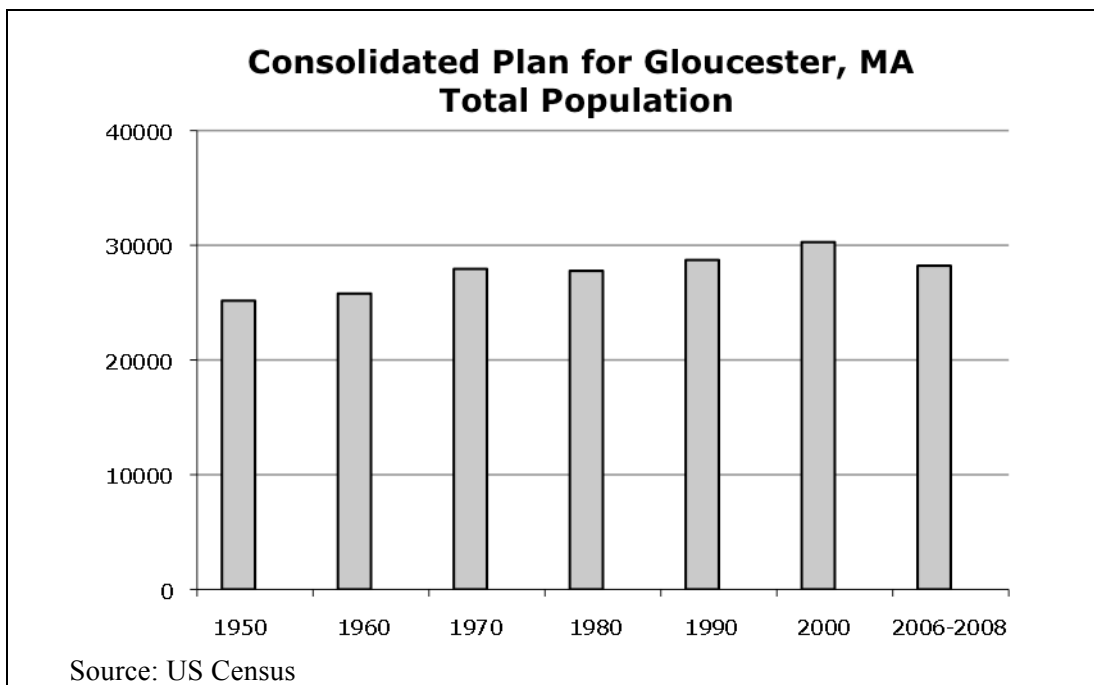
The Strategic Plan

HOUSING MARKET ANALYSIS

Housing Market Analysis 91.210

12. Housing Market Characteristics

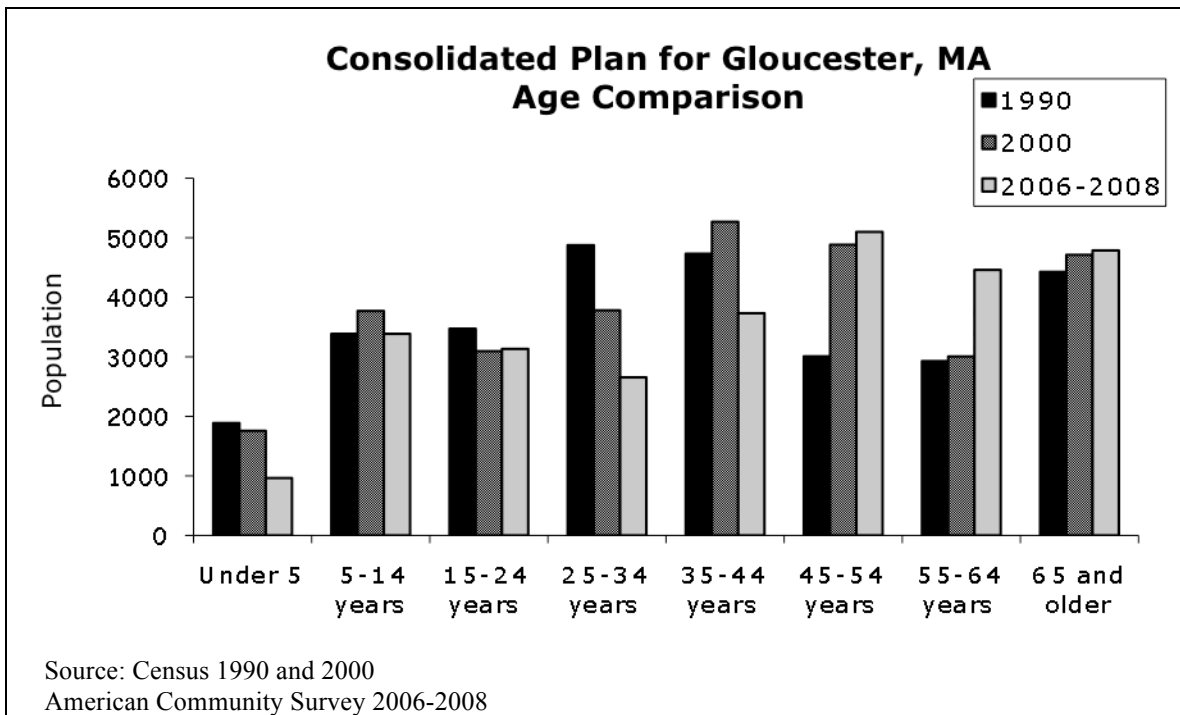
A number of sources were used in the market analysis, including: 2000 U.S. Census data and 2006-2008 American Community Survey (ACS) estimate. The 2000 Census is recognized by HUD as the authoritative source of information for a local community. The American Community Survey is an estimate based on sampling. Also used in the following section was: HUD's 2000 Comprehensive Housing Assistance Strategy (CHAS), other HUD low and moderate income data, real estate information from the Warren Group, statistics from the Bureau of Labor and Statistics, information from departments in Gloucester City government, the Gloucester Housing Authority and non-profits in the community.



The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Since World War II, Gloucester's population has generally grown, with slight fluctuations both up and down with the decennial census. For instance, the population declined slightly from 1970 to 1980 and then increased by 5.1% from 1990 to 2000. The latest estimated population for Gloucester, according to the 2006-2008 American Community Survey, is 28,215. This is a slight decrease from the population of 30,273 in 2000. According to the projections of the Metropolitan Area Planning Council (MAPC), the population of Gloucester will grow by 2,000 to 5,000 people between 2000 and 2030.

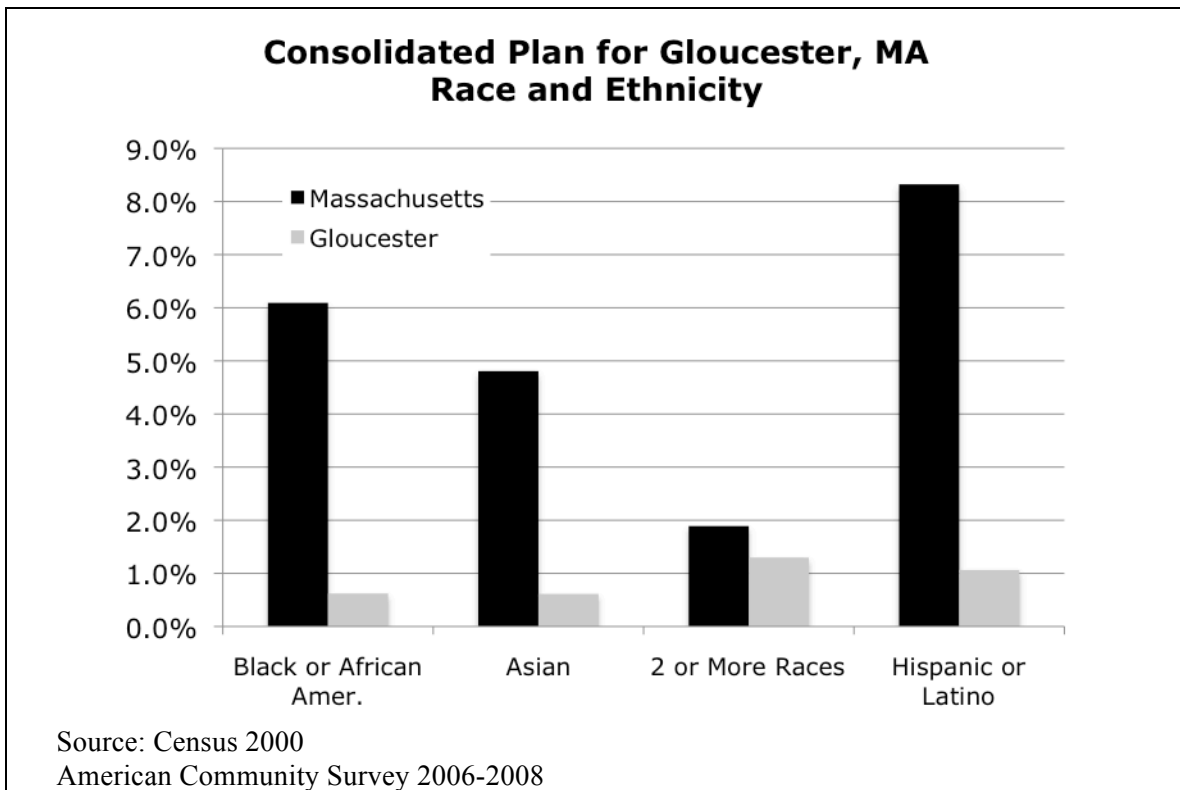


Age

As shown on the above chart, there has been a general decrease in Gloucester's population within the first five age-groups between 2000 and 2006-2008. Decreasing from 3,781 to 2,655 people, the largest change occurred within the 25-34 age-group. This is closely followed by the 35-44 age-group having a decrease from 5,268 to 3,732 people. In 2006-2008, the largest age group of Gloucester's total population is 45-54 year olds making up 18.1%. This is followed by the group 65 and older making up 17% of the total population and 55-64 year olds making up 15.8%. With total population declining slightly, this indicates that the population has simply shifted among age groups. Younger population groups are aging and moving into older aged-groups. The decline in children and adults in family formation years may reflect changing economic trends and increased housing costs.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan



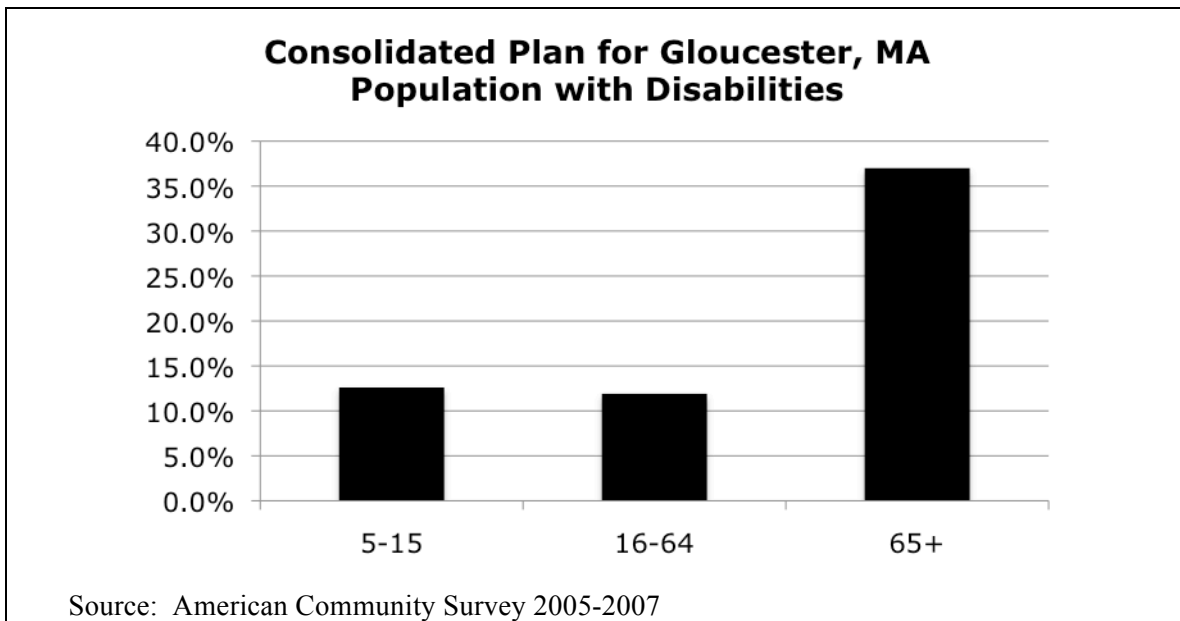
Race and Ethnicity

Two characteristics of Gloucester's population are clear: the population is predominately white (96.5%) and as a state, Massachusetts is more diverse (82.7% white), according to the American Community Survey 2006-2008 (ACS). The 5% minority population in Gloucester did not show real significant changes in population between 2000 and 2006-2008. According to the current ACS, African-American are 0.6% of Gloucester's population; Asians, also 0.6%; Hispanic/Latino are 1.1%; American Indian 0.1%; and people responding that they were two or more races were 1.3%. There are no concentrations of minorities in Gloucester.

While Gloucester is not a particularly racially diverse community, it is an ethnically diverse community. There are a number of immigrant groups that call Gloucester home, including Brazilians, Portuguese, Italians, and Guatemalans. According to the 2000 Census, 10.3% of people 5 years and older have languages other than English spoken at home and 5.3% of the total Gloucester population are foreign born.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

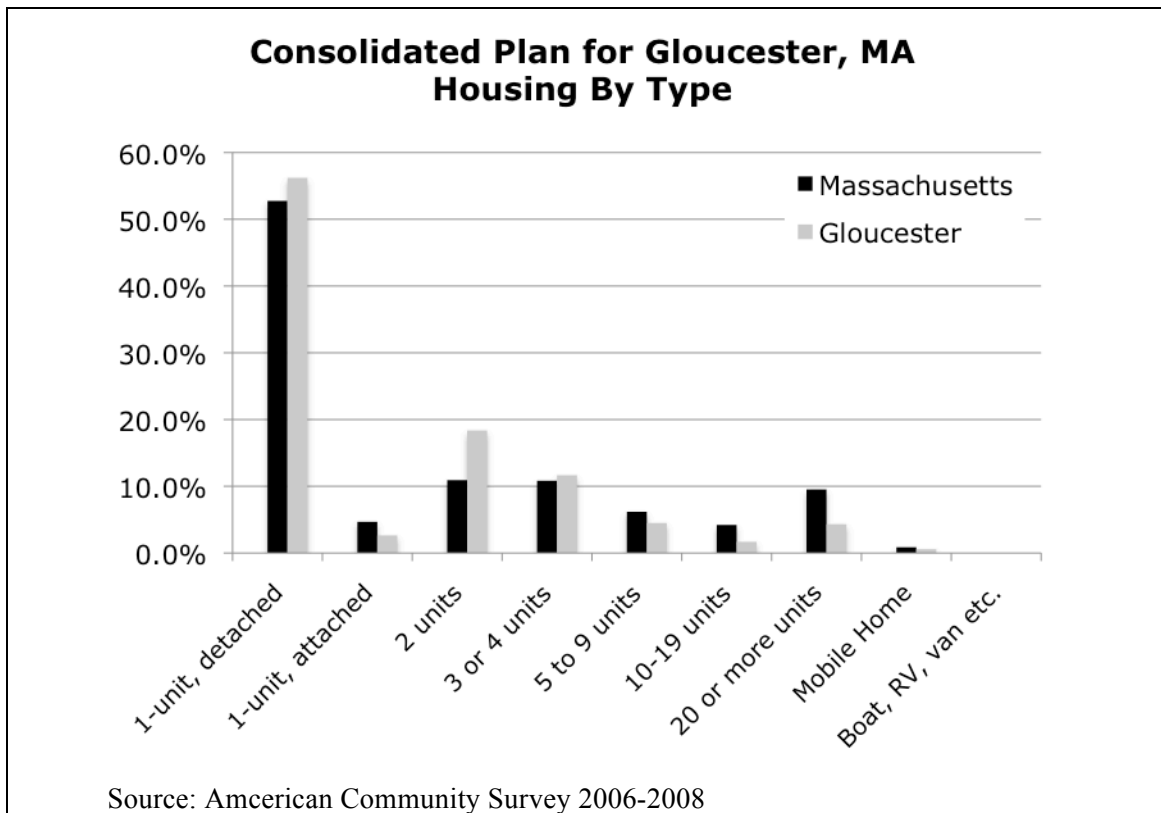


Disability

According to the American Community Survey, a total of 16.1% of Gloucester's population have some form of disability. This has stayed about the same since 2000 when the Census reported 16.9% of the population with a disability. As shown in the above chart, the highest percentage for an age group is over 65 years of age with 37% disabled, followed by the 5 to 15 age group with 12.6% and 16 to 64 with 11.9% indicating a disability.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan



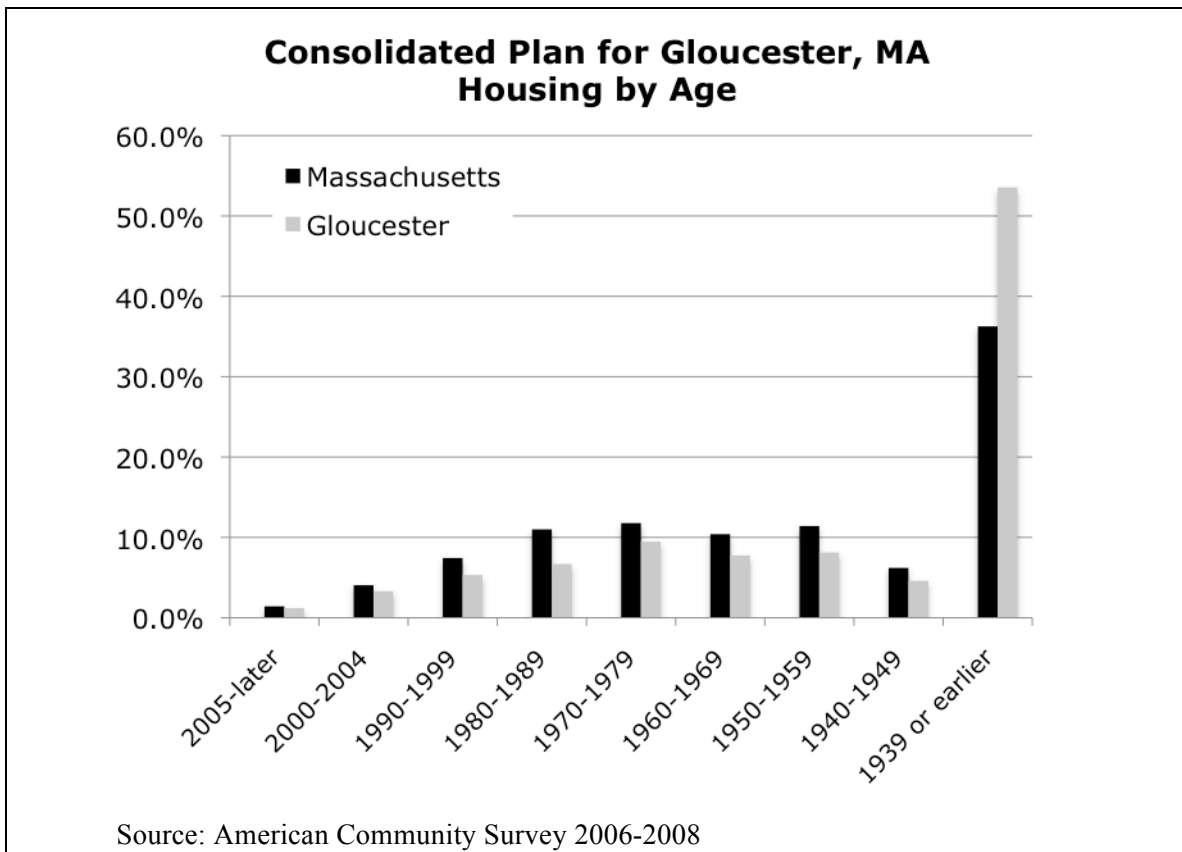
Housing Supply

According to the American Community Survey (ACS), there were 13,797 housing units in Gloucester in the survey period 2006-2008. This compared to a total of 13,958 units in 2000 or a decrease of 12%. A review of records in the Gloucester Building Department finds no evidence of such a decrease of 161 units. To the contrary, housing units were added with conversion and new construction, most notably approximately 100 units at the Pond View housing development. This distribution of housing units in building types remained generally the same between 2000 and 2006-2008. The ACS indicated that single family detached homes constitute 56.2% of the housing stock in Gloucester. This is followed by 2-units to a building, totaling 2,532 (18.4% of housing units) and 3 to 4 units in a building with 1,608 (11.7% of the housing units in Gloucester). A similar proportional distribution is seen in housing units in the state of Massachusetts.

Eighty-four percent of the houses in Gloucester were built before 1979 or earlier. This compares to 76% for homes built in Massachusetts built prior to 1979. Lead paint, which is considered a health hazard, was used in building construction and remodeling before 1979.

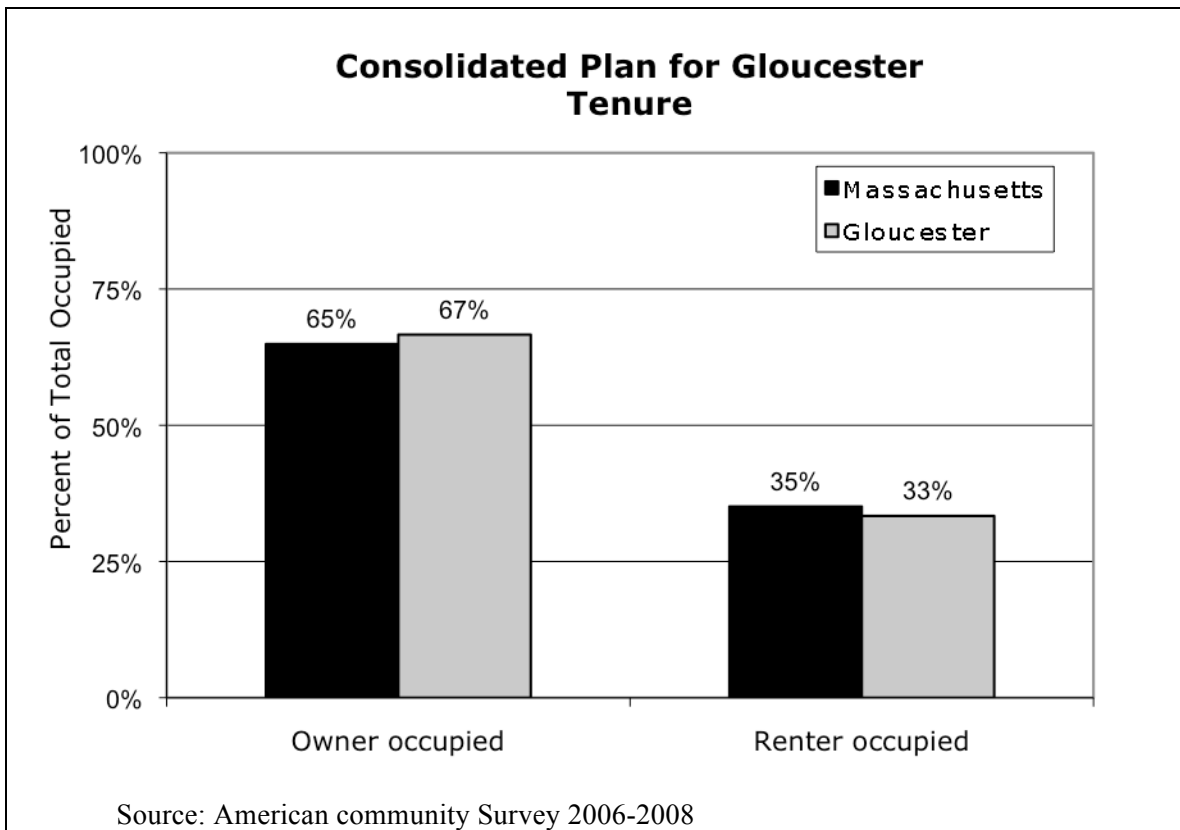
The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan



The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

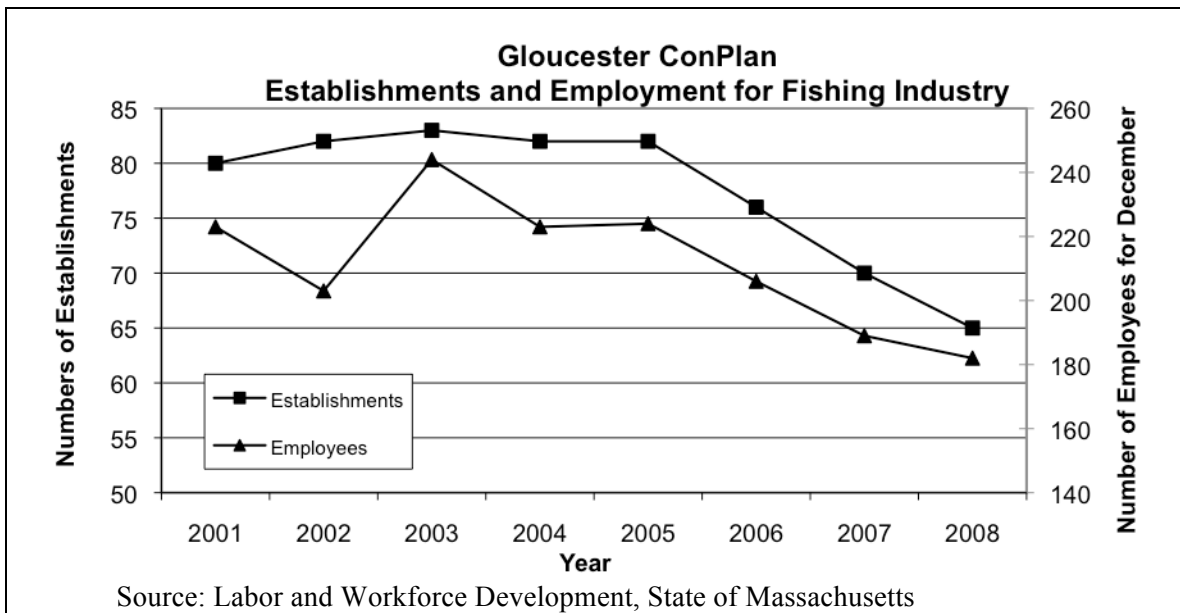


Tenure

Homeownership, as a percentage of housing tenure, increased from 60% to 67% between the years 2000 and 2006-2008 according to the U.S. Census. This corresponds with a decrease from 40% to 33% in renter occupied housing. A similar trend occurred within the state of Massachusetts, where homeownership increased from 62% to 65% of residential units with a corresponding decrease from 38% to 35% in units being rented. While this shift in tenure may seem significant, there is a question about the accuracy of the American Community Survey, reporting the numbers in the 2006-2008 based on a review of records in the Gloucester Building Department, and therefore this change in tenure is called to question as well. A more accurate count will be forthcoming in the 2010 decennial census.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan



Employment and Income

Employment statistics in the city of Gloucester currently reflect the national recession with an unemployment rate as of December 2009 at 10.7%, compared to the state unemployment rate of 9.1%. In that month the Gloucester labor force was 16,656 with 14,876 people employed and 1,780 unemployed. The labor force was very similar in the previous year, December 2008 at 16,657. The labor force was at 16,727 in December of 2001. However the unemployment rate was 5.6%, which is considerably different than the current rate of 10.7%.

As federal regulators keep tightening fishing restrictions to meet the 2014 fish rebuilding targets of the Magnuson-Stevens Act, the fishing industry continues to contract, although in 2008 the resilient core landed \$52 million of fresh fish, the ninth largest fishing port in the nation. Vessels have survived by buying multiple permits per vessel, by taking shorter trips, and in 2010 by participating in a catch-share management program. The number of establishments in the fishing industry went from 80 in 2001 to 65 in 2008, according to the Massachusetts Department of Labor and Workforce Development (LWD). There has been a similar decline in the number of employees.

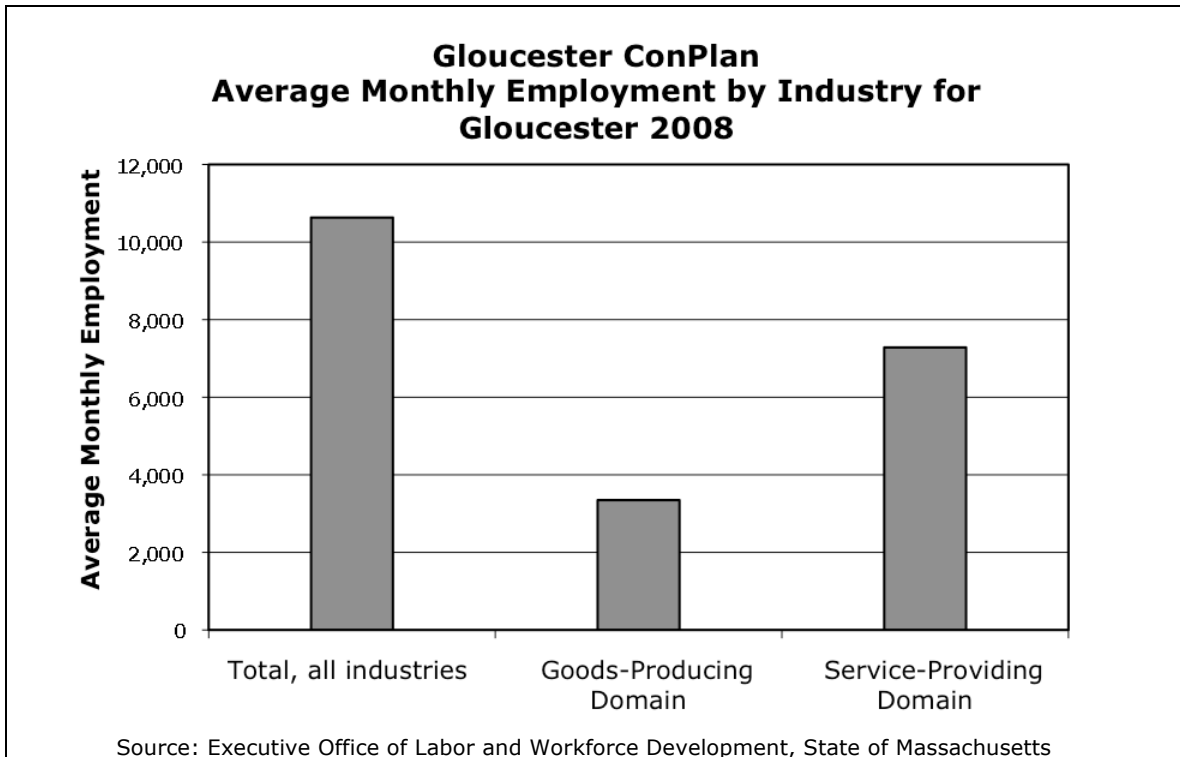
The LWD has also reported total jobs grouped between “goods producing” and “service providing” businesses. Particularly with the decline of the fishing industry, there has been a shift from the former to the latter in Gloucester. In the latest reporting period, 2008, there were 3,348 jobs (average monthly employment) in “goods producing” industry and 7,284 jobs “service providing” domain. Traditionally, the Gloucester “goods producing” jobs on the waterfront sustained the “service providing” jobs on Main Street. Goods producing jobs bring money into the community, while service providing jobs exchange money within the community.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

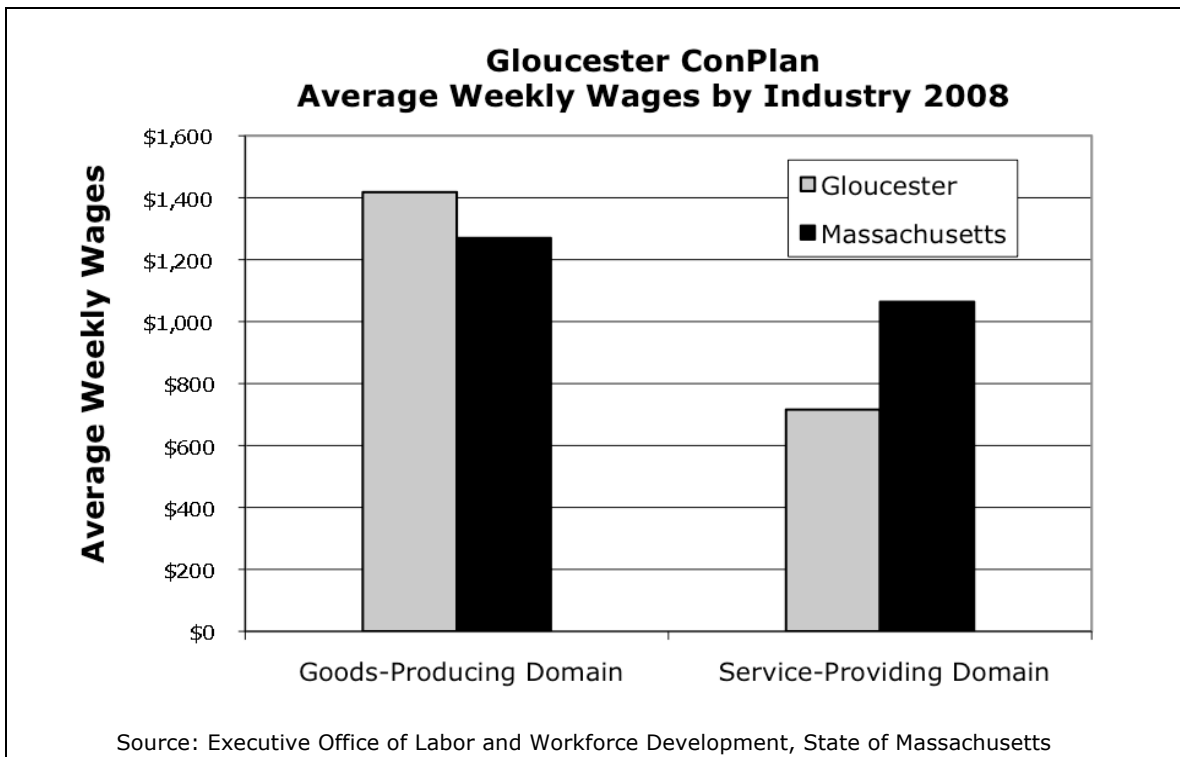
In 2008, the average wage for the goods producing sector in Gloucester was \$1,418. This was higher than the average in the state at \$1,270. However, the average weekly wage was lower in the service industry, the larger part of the economy, where people in Gloucester earned \$716 compared to \$1,064 in the state.

According to the U.S. Census and HUD, the median family income for the latest date available (2006) was \$64,000. At that time, 17% of the city's households were below 30% of the Median Family Income (MFI); 11% were between 30% and 50% of MFI; 11% were between 50% and 80% of MFI. Thus, 57% of the households were below 80% of the MFI.



The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan



13. Vacant or Abandoned Buildings

The City of Gloucester recently enacted the Vacant Building Ordinance which requires a registration for vacant buildings. The Ordinance was enacted in part because of the crises in the home mortgage industry, leading to foreclosures. Liberal mortgage financing practices, such as sub-prime and adjustable rate mortgage products, were one contributing factor to an inflated housing market. Foreclosure has affected homeowners with a variety of mortgages as the economy has worsened. While the problem in Gloucester has not been as severe as elsewhere in the state, foreclosures and vacant buildings have increased.

Annual fees for any vacant building are now required in Gloucester and liens can be recorded for non-payment. As of February 9, 2010, there were 47 properties listed as vacant with the building department, the majority of which were residences. According to available records, approximately half of those residential buildings were in estates. The majority of vacant buildings in Gloucester are high value properties and do not offer opportunities for affordable housing rehabilitation.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Public and Assisted Housing 91.210 (b)

14. Public Housing Needs

The Gloucester Housing Authority (GHA) was started in 1948, just celebrating 62 years of service to the City. In addition to directly providing housing to lower income individuals and families, the GHA also provides critical housing counseling services to the general population. The GHA assisted more than 1,400 households in Gloucester and the Cape Ann area over the past year.

As seen in the table below, the GHA owns 619 housing units in Gloucester. The Commonwealth of Massachusetts supported the development of the great majority of those units, 545 and the balance of 74 units was developed with Federal support from the Department of Housing and Urban Development. The GHA housing units are both in larger multi-family housing and “scattered site” housing in single family and duplexes. Eighteen of the federally supported housing units are at “scattered sites” throughout the City. Thus, there is no undue concentration of assisted housing.

The GHA works to keep its units in good condition and has completed approximately \$1.5 million worth of improvements over the past 5 years, with scheduled improvements in the same amount in the next five years, depending on funding availability. Those expected improvements include: window and building ‘envelope’ improvements; structural improvements such as roof replacements and repairs; heating systems; and site improvements. In addition, the GHA plans to build three homeowner units at 10 Taylor Street.

The GHA works to serve the housing needs of its handicapped residents with 3% of all the GHA owned units handicapped accessible. The GHA has a “504 Plan” on record to specify improvements for handicapped accessibility in the units developed with Federal funding. The GHA is a “standard performer” according to HUD’s rating system.

In addition to the units owned and operated by the GHA, the GHA manages a Section 8 program, placing assisted individuals and families in privately owned rental units throughout the City. HUD authorizes a total of 573 Section 8 units for Gloucester and in February, 2010 a total of 566 units were under contract, with a lease up rate of 98%. Most of the participants of the Section 8 program are families. Approximately four years ago, The GHA joined in a state-wide centralized waiting list system, reducing the GHA’s administrative cost and allowing greater access for applicants to vouchers.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Gloucester Housing Authority Units

	Elderly	Disabled	Family	Totals
Public Housing*	362	8	249	619
Sec. 8 Tenant Asst.	0	0	0	573
Sec. 8 Project-Based		52	0	52

**Including scattered site*

The McKinney Vento homeless prevention program has provided the Gloucester Housing Authority (GHA) with 52 units of Section 8 project-based (moderate rehabilitation). The YMCA, Action, Inc., and Moore's Way are the agencies that partner with the GHA in three separate developments under this program. Supportive services are provided for many of the residents.

Also, the Central Grammar Apartments is the site of another 20 units of GHA of project-based Section 8 under the "Housing Choice Voucher Program". The Central Grammar Apartments were financed by Mass Housing in Gloucester. Plans have been presented to refinance Central Grammar Apartments with additional units supported by the GHA. If the plans are completed, the total Section 8 units would increase from 20 to 80. No other units are expected to be lost with "expiring" Section 8 contracts in Gloucester over the next 5 years.

Three years ago, Pond View Village was completed by the Cape Ann Housing Opportunities Corporation. The GHA has eight project-based units at this development. Also, four units of transitional housing are planned by Action, Inc. at a location on Main Street. GHA is expected to have four units of project-based Section 8 units at this development operational by the end of 2010.

There are over 1,000 families/individuals on the GHA waiting list. Applicants in the following categories are given preference: those displaced by natural forces or public action, victims of domestic violence, working families, and local residents.

The Housing Needs of Families on the Public Housing Waiting List are represented in the table below. Extremely low income (93%) and families with children (74%) have the highest representation on the list of 803 families.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Housing Needs of Families for Public Housing at Gloucester Housing Authority

	# of families	% of total families	Annual Turnover
Waiting list total	803		68
Extremely low income <=30% AMI	743	93%	
Very low income (>30% but <=50% AMI)	47	5.9%	
Low income (>50% but <80% AMI)	13	1.6%	
Families with children	598	74%	
Elderly families	205	26%	
Families with Disabilities	77	9.6%	
Race/ethnicity – WHITE	525	65.3%	
Race/ethnicity – BLACK	78	9.7%	
Race/ethnicity – OTHER	3	<1%	
Race/ethnicity-HISPANIC	197	25%	

Characteristics by Bedroom Size (Public Housing Only)			
1BR	205	26%	32
2 BR	327	41%	17
3 BR	231	29%	18
4 BR	40	5%	1
5 BR	NA	NA	NA
5+ BR	NA	NA	NA

The Housing Needs of Families on the Section 8 tenant-based Waiting List are represented in the table below. For the Section 8 program, the GHA participates with 55 other public housing agencies in Massachusetts for a centralized waiting list, however, only the tenant applicants from Gloucester are listed below. For families on the list, extremely low income (43%) and families with children (53%) have the highest representation.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Housing Needs of Families For Section 8 Tenant-based Assistance

Items	# of Families	% of Total Families
Gloucester Local Applicants Waiting List Total	604	
Extremely Low Income <30% AMI	262	43.38%
Very Low Income >30% but <=50% AMI	46	7.62%
Low Income >50% but < 80% AMI	4	0.66%
Families w/ Children	320	52.98%
Elderly Families	45	7.45%
Families w/ Disabilities	184	30.46%
White	543	89.90%
Black	31	5.13%
Asian	8	1.32%
American Indian	6	0.99%
Pacific Islander	1	0.17%
Hispanic	54	8.94%

15. Income Level Served by the Housing Authority

Very low income individuals are targeted with 52 units of Section 8 project-based units funded through the McKinney Vento homeless prevention program. The YMCA, Action Inc., and Moore's Way are the agencies that partner with the GHA to administer these units.

The Central Grammar Apartments is the site of another 20 units (scheduled to increase to 80 units within a year) of GHA project -based Section 8 under the "Housing Choice Voucher Program". These units are for moderate income households. The eight units at Pond View Village are targeted to low and moderate income.

The units owned and operated by GHA, funded by either the State or the Federal Government, are intended for low and very low income. The Section 8 program is targeted for low income.

Homeless Inventory 91.210 (c)

16. Homeless Facility and Service Inventory

The City of Gloucester has several non-profits providing housing and services for the homeless. The City supports these efforts in many ways. In addition to housing, these non-profits provide supportive services, depending on the characteristics of the client/resident. The goal then, as with other providers in Gloucester, is to address any

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

issues (mental and physical health) and secure employment and housing. This can include on-site mental health and substance abuse counseling, relapse prevention, medical referrals, housing advocacy through assistance in the search for permanent housing, job counseling and referrals, employment and training assistance, benefits and medical insurance counseling, income maintenance, crisis counseling and life skills such as budgeting, time management, meal planning and nutrition.

For families, predominantly female headed, day care is offered (Wellspring House, Taking Care of Business). Most individuals receive these services directly from the shelter organization while some receive them from other agencies. For instance, in 2009, 19 of the 35 individuals served received substance abuse treatment from other agencies.

Moore's Way is an independent non-profit agency offering transitional housing and supportive services to the homeless. Moore's Way has 19 single occupancy rooms available for men and women. The facility is targeted for homeless substance abusers. Resident clients are required to be over 30 years of age and drug free, verifiable by testing. Residents are also required to be in a program to address their addiction. Many attend Narcotics Anonymous or Alcoholics Anonymous. Moore's Way provides counseling as part of a cooperative agreement with other providers. Referrals are made to other services. The goal, as with other providers in Gloucester, is to address any issues (mental and physical health) and secure employment and housing.

Wellspring House provides housing for the homeless in two facilities, both in downtown Gloucester. One facility provides efficiency units for five families. Most of the families are female headed households. Funding is provided by the state and attendant services include child care. The second facility is a single room occupancy building with 22 units that is actually permanent support housing. Wellspring provides case management service and the housing is also supported by the state through the Gloucester Housing Authority. Wellspring also provides educational and job training that serves a wide base of low income people at a facility not far from these housing locations. Those services are available to residents of the Wellsprings House.

Action, Inc., Gloucester's community action agency, manages several facilities and programs for the homeless. Action's emergency shelter in Gloucester has 26 beds available to chronically homeless adults over 18 years of age. The shelter will take up to nine more "overflow" clients, working not to turn anyone away. This is a "wet" shelter (people presently have alcohol and drug addictions) and each client must be in case management. The shelter is staffed 24/7. Maximum stay is four months or as long as residents are in compliance with case management protocols. Action also manages 11 HUD-supported units in Gloucester, which are permanent supportive house in a "studio" type of housing. Both men and women are residents of this facility. Clients are offered services to deal with homeless causing issues. Residents are former substance abusers and must be "clean and sober" for at least a year upon application.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Taking Care of Business provides nine families in Gloucester transitional shelter. The head-of-the-household for these families is struggling with an alcohol or substance abuse problem. Families are allowed to stay 9 months to one year.

The **North Shore Health Project**, located on Middle Street in Gloucester, works with HIV/AIDS patients and those dealing with Hepatitis C (HCV). The Project offers holistic health care, support service, information and outreach. A significant proportion of the Project's client base is homeless; others are experiencing conditions that can lead to homelessness.

Homelessness does not respect municipal boundaries and area wide facilities and services assist people from Gloucester. One example is **Help for Abused Women and Children (HAWC)** a non-profit that offers housing, referral to a full range of social services and counseling with a particular emphasis on working with abused women. For instance, HAWC uses one-on-one counseling to provide safety planning, help obtaining restraint orders, and individual crisis counseling. Peer support assists with parenting, domestic violence awareness and self esteem. HAWC is located in Salem, MA, with an outreach office in Gloucester. HAWC's outreach programs ensure that services are accessible to all women who need them. HAWC's satellite office in Gloucester refers residents to their main shelter. The organization also has access to a multitude of other community agencies that offer a variety of assistance.

Special Need Facilities and Services 91.210 (d)
--

17. Special Need Facilities and Services

The special needs population in Gloucester is served by a network of providers and the City partners with a number of these non-profits.

For instance, the Gloucester Housing Authority provides for elderly and frail elderly as well as the disabled in its housing programs. The GHA has over 600 housing units owned by the Authority. Of that number, 362 are dedicated to the elderly, including the frail elderly. At this time, eight units are dedicated to the disabled. Also, the GHA has over 550 units of Section 8 housing, which include elderly and disabled. GHA staff and the GHA non-profit partners work with special needs tenants for referral and support. The City supports the GHA with a number of approaches, including in the past, the dedication of land for GHA use.

Action Inc., the community action agency for Gloucester and the area, receives continuing support from the City for a number of its programs. Action administers HOPWA supported housing for those with AIDS and HIV. Action also runs a lead paint hazard program which assists the special needs population, although they are not targeted by the program.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Faith-based organizations assist the special needs population with home visits and other outreach efforts. The City supports the faith-based efforts of the Cape Ann Interfaith Commission, which provides housing assistance for the very low income in form of emergency grants for rent or rent deposits.

The Gloucester Health Center, supported by the City, provides both physical and mental health services some of whom are returning from mental and physical health institutions. The Center was started in response to the Gloucester Community Health Needs Assessment of 2007 and serves the very low and low income on a sliding fee basis.

As mentioned above, the Gloucester based North Shore Health Project serves HIV/AIDS and Hepatitis C patients. The Project offers support services, information and outreach. Support services include a drop-in center with a supportive milieu of clients, staff, and volunteers; holistic health; case management provided by staff; a twice weekly congregate lunch program which provides social support as well as nutrition; support groups; an emergency fund; a holiday fund; and a free clothing boutique.

Other non-profit agencies, such as VNA Care Network and Hospice with an office in the City, assist the special needs population in Gloucester.

Barriers to Affordable Housing 91.210 (e)

18. Public Policies Affecting Housing

Housing development in Gloucester is difficult because geographically the community is small with less than 30 square miles of land; however a large part of that land mass is protected wetland or property with ledge and other obstacles to development. Other available land has value characteristics, such as ocean access or views that substantially increase the value beyond pro-forma requirements for affordable housing. Nonetheless, the City has instituted inclusionary land use regulations that will lead to affordable housing, if housing developments are proposed (see below).

STRATEGIC PLANNING FOR AVAILABLE RESOURCES

General Priority Needs Analysis and Strategies 91.215 (a)

19. Setting Priorities for Investment Allocation

Priorities were set in the ConPlan based on community outreach, including public hearings and consultation work. In addition, information and proposals were received by non-profit organizations in Gloucester that offered insight into community needs.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Ongoing planning efforts for parks, recreation and harbor economic development were also taken into consideration.

20. Areas of Directed Assistance

The low income areas of Gloucester that serve as target neighborhoods are generally located near the downtown/port area (Census tracts 2214, 2215, 2216 and 2217). These are the areas of low income for the City.

21. Neighborhood Revitalization Strategy Areas

N/A

22. Basis for Allocating Investments

In addition to the community outreach, non-profit information and ongoing planning efforts for parks, recreation and economic development, detailed research on the demographics of the City was considered. The City has a depth of staff experience in the community development department with professionally trained planners who are able to review data and also have a familiarity with need categories and the ability of non-profit partners to assist the City in meeting that need.

23. Funds of Neighborhood Revitalization Strategy Areas

N/A

24. Obstacles to Meeting Underserved Needs

General economic conditions. The City, the state, and the country are in a deep recession. In December the unemployment rate in Gloucester was over 10%, with many others not working because of structural changes in the economy. The economic development efforts currently undertaken by the City will work to address this issue with a goal of creating jobs. However, there is a limit to available resources.

Cost of real estate. For new facility improvement, as well as housing, the lack of vacant sites and increasing costs of real estate present obstacles to community development.

Aging infrastructure. The City faces pressing issues concerning an aging utility infrastructure and must allocate scarce resources to improve City wide systems.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Specific Objectives 91.215 (a) (4)

25. Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.

<input type="checkbox"/>	Objective Category Decent Housing Which includes:	<input type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:	<input type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	X	improving the safety and livability of neighborhoods	X	job creation and retention
<input type="checkbox"/>	assisting persons at risk of becoming homeless	X	eliminating blighting influences and the deterioration of property and facilities	X	establishment, stabilization and expansion of small business (including micro-businesses)
X	retaining the affordable housing stock	X	increasing the access to quality public and private facilities	X	the provision of public services concerned with employment
X	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	X	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
X	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
X	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	X	access to capital and credit for development activities that promote the long-term economic social viability of the community

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Specific Objectives and Proposed Outcomes

Gloucester Accomplishments PY 10

Program	Description	Budget	Proposed Accomplish	Priority Listing
Economic Development			(from Table 2A & 2B)	
CA Business Incubator	Micro-enterprise Training & Serv	\$25,000	25 P	Micro-enterprise Asst
Section 108 loan	loan repayment	\$51,000		
Business Finance	loans and grants for job creation	\$147,075	3 P	Asst for For-Profit
Public Facilities				
NS Comm Health	Acquisition, Health Center	\$25,000	1675 P	Health Facilities
Gloucester Shellfish dept.	Public Aquaculture Project	\$15,000	75 P	Other Public Fac Nds
Parks/Pathways design	Design work	\$82,700	1 PF	Parks/ Rec Facilities
Lanesville Comm Center	Handicap facilities, materials	\$15,800	1 PF	Neighborhood Fac
Public Services				
Action Compass	GED, employment, further educ	\$5,000	8 P	EmPLY/Training
CA Interfaith	Rental Assistance	\$5,000	10 HH	Other Services
CA Art Haven	Art scholarships	\$14,500	56 P	Youth Services
The Chill Zone	Safe haven for youth at risk	\$20,000	60 P	Youth Services
Glous Maritime Heritage	Science enrichment prg 3rd & 4th	\$5,000	60 P	Youth Services
The Open Door	Summer lunch pgm l/m neighbr	\$5,000	300-500 P	Youth Services
Schooner TE Lannon	Youth Schooner sail program	\$3,000	245-250 P	Youth Services
YMCA, Youth EmPLY	summer youth employ, clean city	\$41,800	120 P	Youth Services
Wellspring House, Inc.	GED, higher educ., higher emPLY	\$10,000	20 P	EmPLY/Training
North Shore Health Project	Housing for Health	\$5,000	25 P	Health Services
Housing and Rehab				
Action Lead Program	Mass Housing Lead Loan Pgrm	\$14,000	15 HU	Multiple categories*
Housing Rehabilitation	Safety, Health, Code violations	\$206,591	10 HU	Multiple categories
HOME Program	1st Time Hombuyers		16 HU	Multiple categories

HH=Household HU=Housing Unit PF=Public Facility P=People

* Multiple categories = tenure, income, and family size (as per Table 2A in Appendix II)

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

HOUSING

Priority Housing Needs	91.215 (b)
-------------------------------	-------------------

26. Allocation Priorities Title

Housing need is present in each income category, family size and tenure (renter, homeowner) category for Gloucester. The priorities to meet that need were selected based on available resources and proven successes. The housing rehabilitation program has a proven track record with over 100 housing units rehabilitated in the City over the past five years. With that program, the City partners with Action, Inc. and addresses lead issues as well. Similarly, the first time homebuyer assistance program has helped approximately 80 households over the past five years. The homebuyer assistance program partners with local lenders to provide mortgage financing for qualified buyers.

27. Housing Market Characteristics and Priorities

The current housing market reflects a deep recession caused by serious mortgage lending problems. The mortgage default problem, causing vacant housing, is present in Gloucester. However, it is a fraction of the problem in many Massachusetts cities. The Gloucester Building Department is enforcing an ordinance concerning vacant buildings, including homes. Anecdotal information indicates that many of the vacant buildings are in estate settlement. The availability of these units for rehabilitation and use as affordable housing is limited because the general market interest in Gloucester keeps home prices up, even though there has been a relative decline to previous prices. Defining priorities to meet housing need depended on program experience with housing rehabilitation and first-time homebuyers. Also, the experience of non-profits who partner with the City was considered.

28. Obstacles to Meeting Underserved Needs

New housing development meeting certain “inclusionary” thresholds in Gloucester must provide affordable housing. The developer makes a choice between providing a percentage of units as affordable or contribution to the Housing Trust Fund. Such development faces few development opportunities with vacant land. Now, housing development also faces a difficult market, so this source of affordable housing is not generating many units. Grant funding always presents limitations as there are many demands for community development funding in Gloucester.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Specific Objectives/Affordable Housing 91.215 (b)

29. Housing Objectives

<i>Tenure/Type of Household</i>	<i>Program Title/Income Category</i>	<i>1-year</i>	<i>5-year</i>
Program: Housing Rehabilitation			
<i>Renter</i>		<i># of units</i>	
Small related household	31-50%	2	10
<i>Owner</i>			
Small related household	51-80%	6	30
Large related household	51-80%	2	10
Elderly	51-80%	2	10
Program: First time homebuyer			
<i>Renter</i>		<i># of units</i>	
Small related household	51-80%	15	75
Large related household	51-80%	1	5
Program: Crossroads Develop./HOPWA			
<i>Non-homeless Special Needs</i>		<i># of units</i>	
Frail elderly and elderly	0-80%	--	45
Physically disabled	0-80%	--	45
HIV/AIDS	0-80%	4	13

30. Use of Federal, State, and Local Public and Private Sector Resources

The Gloucester Housing Authority (GHA) will continue to receive operating subsidies from the Federal and State governments, including approximately \$1 million over five years for improvements to the Federal units owned and operated by the GHA. McKinney-Vento and Emergency Shelter Grant funds will flow to the non-profits assisting the homeless. Housing Opportunity for People With Aids (HOPWA) funds will go to Action, Inc. for housing supporting those clients. The Gloucester Housing Trust Fund will support affordable housing. Local funding from the Community Preservation Act (CPA) will also support housing goals. Private sources of funding, including foundations and United Way contributions, will also support the non-profits offering housing and housing related services.

31. Influence of Housing Market Characteristics

Because of the recession and the decrease in demand, there is little new housing production in Gloucester. However, both rental rates and home purchase prices did not decline as they did elsewhere in the state, reflecting the desired location and amenities that Gloucester presents to the market renter and buyer. The higher “floor” created under residential real estate values in Gloucester also provides little opportunity for non-profits to develop, redevelop or rehabilitate residential property for affordable housing.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

32. *HOME funds for Tenant-based Rental Assistance*

N/A

Public Housing Strategy	91.215 (c)
--------------------------------	-------------------

33. *Strategy to Serve the Needs of Families*

The housing needs of the extremely low-income and low-income populations are met by the Gloucester Housing Authority in the following ways:

- Continue to operate Section 8 Program; maintain and operate GHA public housing. The 573 of Section 8 units and the 619 units of GHA public housing serve the extremely low-income and low-income residents in Gloucester.
- Support four units of new transitional housing operated by Action Inc., operated in conjunction with their homeless programs. These housing units will be operational by the end of 2010.
- Build three units of housing at Taylor Street. This is the site of older GHA units which were demolished. These homes are sold at 50% below market value with a 25 year deed restriction.
- Assist developers in leveraging funds to maintain affordable units. The GHA will work with Central Grammar Apartments for a total of 80 units of affordable housing.
- Over the next 18 months, the GHA expects to convert 15 units from its state supported development to the federally supported (public housing) program. The units will be modernized, tenant rents will be reduced and additional capital funds will be available. The Payment in Lieu of Taxes (PILOT) allocation to the City will increase.
- Partner with non-profit agencies. In addition to Action, Inc. (see above) the GHA partners with a number of agencies that provide services to its tenants. Including the new units of transitional housing, a total of 56 units of project-based housing have been developed with the YMCA, Action, Inc., and Moore's Way.

The GHA also has an innovative homeownership program for upwardly mobile public housing tenants with the following elements:

- Funds are set aside in an escrow program that assists tenants for a home purchase down payment. State funds help to start this individual development account (IDA) program.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

- Section 8 Homeownership. In a similar manner, this program assists families to accumulate a down payment for home purchase.

- Homeownership Counseling and Post Purchase Counseling. For Cape Ann, the GHA is the only accredited HUD certified home-ownership counseling agency through the Massachusetts Homeownership Collaborative. The Counseling program offers information on first-time homebuyer financing and other services. The GHA also has a post counseling program for first-time homebuyers, who earn below 80% of the Median Family Income, and who have also purchased a home in the last three years.

- Foreclosure Counseling. In response to the national mortgage crisis and foreclosures in the area, the GHA has instituted a foreclosure counseling program, funded by annual grants from the state Division of Banks. This program is available for the general population and works with families and individuals threatened with foreclosure. A “foreclosure hotline” has been established for counseling by telephone. One-on-one counseling is offered in person and a clinic is offered in April of each year. The program works to get homeowners out from under predatory lenders, seeking alternative financing. Information is offered on such approaches as home budgeting. Volunteers, including a recently retired bank president, have offered their services through the program.

The GHA offers its residents a “Family Self Sufficiency” (FSS) program, with 25 families currently enrolled.

The GHA’s strategy to service the needs of the moderate income population has several different approaches.

- Counseling programs (homeownership, post purchase, foreclosure) described above.

- Initially, the homeownership programs above will be for the low income population. However, the housing will also continue to be affordable. For instance, the Homeownership Development Program will have a 25 year deed restriction, allowing those units to remain affordable to households below 80% of median income far into the future.

34. Strategy for Revitalization and Restoration

The GHA continuously works to revitalize and restore public housing projects and improve the living environment of those residing in public housing with several steps. The GHA annually applies for modernization funds. Over the past five years, the GHA has completed over \$1 million in improvements to maintain the integrity of buildings including roof work, electrical and other work to make buildings safer and comply with new fire codes. Also, as reviewed above, the GHA expects to convert 15 units from its state supported development to the federally supported (public housing) program. Project

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

benefits will include unit modernization, reduction of tenant rents and increase in PILOT payments to the City.

35. Strategy for Improving Living Environment

The GHA has a three member Resident Advisory Board. This board meets with the Executive Director and reviews issues of importance to the GHA and its residents. The Resident Advisory board makes suggestions and reviews changes to policies, particularly for the Annual Plan. The GHA Executive Director also meets with six informal groups at the GHA developments. The GHA also publishes a newsletter and maintains a website with information for tenants. The GHA Executive Director meets once a month with tenants in each development. Some developments have organized tenants associations. The GHA Board meets at one of its developments each month. The beginning of each meeting is dedicated to resident's comments and questions.

36. Strategy to Encourage Public Involvement

The City and the GHA work together for affordable housing in Gloucester. For instance, the GHA is appointed as the monitoring agent for the City. Thus far, three units of housing have been developed under these agreements.

The City and the GHA work together on critical planning documents. The City reviews the GHA's strategic plan and the GHA has input on the ConPlan.

The City funds the GHA for its homeownership program. Again, the GHA is the only accredited HUD certified home-ownership counseling agency on Cape Ann. The counseling program offers information on first-time homebuyer financing and other services. The GHA's post-counseling program for first-time homebuyers is designed for those who earn below 80% of the Median Family Income and who have also purchased a home in the last three years.

37. Dealing with a "troubled" Public Housing Agency

N/A

The Consolidated Plan for the City of Gloucester 2010—2015

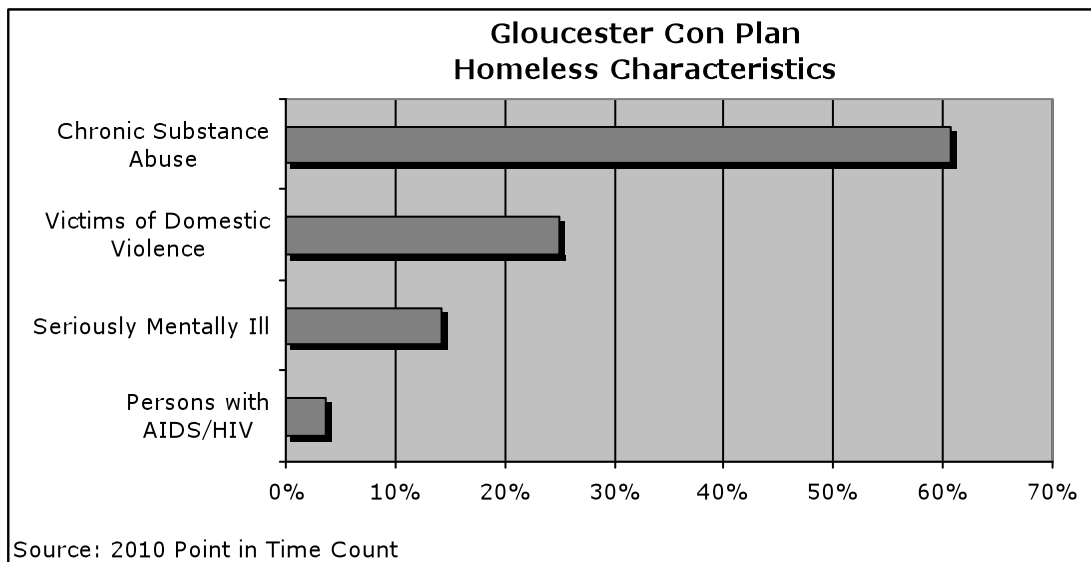
The Strategic Plan

HOMELESS

Priority Homeless Needs

38. *Priority Needs and Allocation Priorities*

The City of Gloucester recognizes that the current deep economic recession, with issues concerning mortgage financing, has caused displacement and homeless issues not seen previously. However, the consultation with providers indicates that the core issues of homelessness continue to be: alcohol and drug abuse; mental illness; and domestic violence.



39. *Analysis of Priority Needs*

Non-profit agencies consulted indicated that the core issues of homelessness (alcohol and drug abuse; mental illness; domestic violence) require continuing priority. The agencies that are able to provide housing and services for the chronically homeless have a continued high priority for the City, particularly where these agencies can access HUD funding directly. Displacement through the mortgage crises is expected to continue for a period of time (perhaps 18 to 24 months) and then decrease as a cause of homelessness as the economy improves.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

40. Gaps in Services and Housing for the Chronic Homeless.

Housing for the sheltered and unsheltered has a gap presented in Table 1A (product of the 2010 Point in Time Count). Gloucester shelters are able to accommodate additional homeless at peak times by utilizing common space in shelter facilities.

There has been a gap issue concerning the treatment of mental health issues. Action Inc. has recently addressed that issue by hiring a full-time person to deal with mental health issues at their shelters. The Gloucester Family Health Center has just added behavioral mental health service to its programs.

Homeless Strategy	91.215 (d)
--------------------------	-------------------

41. Systematically Addressing Homelessness

The City's approach to homelessness and the needs of homeless persons and families has several strategic elements.

Coordination among those who provide homeless shelters and services is critical for an effective delivery system. The non-profit providers in Gloucester work closely together with cross referral work and through the Continuum of Care. The Continuum, as managed by the NorthShore Continuum of Care Alliance, provides a focal point for operational information and data gathering with the point-in-time count. The City also supports these planning efforts when it allocates funding for any of their wide ranging activities.

That support through the public service activities of non-profits like the Wellspring House also makes services available to agencies' homeless clients that can support direct homeless services at the shelter. For instance, Wellspring house provides educational and job training services that can be linked to their shelter. The City's support assists the non-profits in working with their clients in the transition from homelessness to permanent housing and independent living.

The City helps address the core needs of chronically homeless (alcohol and drug abuse; mental illness; domestic violence) with this support to non-profits agencies, such as the Gloucester Family Health Center, offering services to address these issues.

These public services can also serve the unsheltered, putting them in a better position to face problematic issues creating a barrier to housing. For instance, the North Shore Health Project works with Hepatitis C Virus (HCV) patients. These patients experience symptoms that make work difficult. In fact, the treatment for HCV can also be a barrier to

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

working. Without work, housing is often unaffordable. With the City's assistance, the Project works with patients to overcome these issues.

With its housing rehabilitation services, the City helps households avoid homelessness. By assisting families and individuals with home improvement at reduced cost, the City's community development program keeps people in their homes.

42. Helping Families at Risk of Becoming Homeless

The City supports families and individuals who are extremely low- and low-income with the housing rehabilitation program, keeping them in their home at a reduced expense for important home improvements. The City also supports non-profits providing emergency support, such as the Cape Ann Interfaith Commission, which provides emergency housing payments. The North Shore Health Project works with HCV patients who are at risk of becoming homeless. Finally, the network of social services supported by the City with community development funding helps these individuals and families avoid homelessness.

43. Eliminating Chronic Homelessness

The City will support housing and social service providers who work with sheltered and unsheltered homeless people. The City's goal to meet homeless needs is the addition of four units of permanent supportive housing at the Action, Inc. facility.

44. Increasing Coordination Between Agencies

Most housing providers and social service agencies working with the chronically homeless are members of the NorthShore Continuum of Care Alliance, which meets periodically in Gloucester. The Alliance will review its membership to determine if other agencies should be invited to participate.

45. Preventing Homelessness

The City works to prevent homelessness with several actions. The City's housing rehabilitation program helps keep individuals and families in their homes. Through the HOME program, the City is able to facilitate affordable housing for residents in Gloucester, lowering the cost and helping ensure that the homeowner can stay in their home.

The City also supports services to the very low- and low-income. These services deal with the full array of issues that can cause homelessness, such as alcohol and drug abuse; mental illness; the effects of the Hepatitis C Virus; and domestic violence.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

46. Institutional Structure for Addressing Homelessness

The Continuum of Care and the Northshore Continuum of Care Alliance provide an effective formal institutional structure to address homelessness in Gloucester. Individual community boundaries often have little effect for homeless individuals and families. The Continuum and the Alliance provide an area wide approach to the problem.

An informal structure for working with the homeless is also present in Gloucester. Non-profit providers interact on a daily basis with information and cross referrals to help their clients. This network extends to agencies providing non-housing services to the residents of shelters, transitional and permanent housing. The City supports this network with funding for their programs.

47. Discharge Coordination Policy

The Commonwealth of Massachusetts has established protocols, as part of a comprehensive discharge policy at each of the state agencies in four areas: foster care, health care, mental health and corrections.

Foster Care

Usually youth are placed back with their families or to another age appropriate independent housing option. The Massachusetts Department of Children and Families ensures that youth are not placed in inappropriate housing. If appropriate housing is not available, the youth is not discharged from the States system of care.

Health Care

The Massachusetts Executive Office of Health and Human Services (EOHHS) has a formal policy established that ensures that people from state-funded health care facilities are appropriately placed in housing. Clients in the detoxification programs are generally discharged to state funded residential recovery programs or transitional support services.

Mental Health

The Massachusetts Department of Mental Health ensures that people from state-funded mental health facilities are appropriately placed in housing. Clients are generally discharged to state-funded system of group homes. Upon discharge, support and clinical services to facilitate a smooth transition are required and documented in the client's medical record.

Corrections

Offenders discharged from the Massachusetts Department of Corrections often go to traditional residential placements including family, rental housing, and state-funded half-way houses. The discharge includes three components: individualized risk reduction

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

plans, transition workshops beginning prior to release, and post-release planning and supervision to promote continuity.

Specific Objectives/Homeless	(91.215)
-------------------------------------	-----------------

48. Specific Objective

Increase the number of permanent supportive housing units serving the homeless. This was identified as a high priority in the consultations with homeless providers. As a specific measurement, there will be four permanent supportive housing units occupied by previously homeless clients. These units will be added within the next year.

Continue non-profit support for social service agencies assisting the homeless. Public service support is extended to these non-profits through the public facility category (Gloucester Health Center) and public service category. This support is expected to continue throughout the five years of the ConPlan.

Improve network support for homeless. The Northshore Continuum of Care Alliance will be the subject of the Consolidated Plan for the Northshore HOME Consortium, with expected improvements to its network of services – both in terms of communication (cross referrals), application for available funding and implementation of new programs. The City will support the North Shore Health Project to work with 25 individuals infected with the Hepatitis C Virus to find housing. This is considered a social service project.

NON-HOMELESS SPECIAL NEEDS

Priority Non-Homeless Needs 91.215 (e)

49. Priority Housing and Supportive Service Needs

One priority is the housing and supportive service needs of people with HIV/AIDS. Action, Inc. is a recipient of HOPWA (Housing Opportunities for People with AIDS) funding. In their last annual progress report (2009), Action indicated that 23 individuals and 14 beneficiaries, a total of 37 people, benefited from services during this reporting period. Twenty additional individuals are maintained on a first come first serve waiting list. These individuals receive case management services equal to those in housing. HOPWA funding actually provides 26 units, with an area wide benefit, and many of those located in Gloucester. There are 52 individuals on the waiting list.

The North Shore Health Project will serve 25 individuals infected with the Hepatitis C Virus to find housing.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

50. Assigning Priority

Three considerations helped form the basis for assigning priorities to meet these needs:

- Assessment of needs by non-profit agencies in Gloucester. A network of non-profits in the City serves this population. In consultations and review of submitted proposals, the City assessed information provided by this non-profit network of providers.
- Staff knowledge. The Gloucester Health Department has been assessing health and related housing needs of the local population and was instrumental in having the Community Health Needs Assessment completed in 2007.
- Community Housing Affordability Strategy data.

51. Obstacles to Meeting Underserved Needs

With a list of 52 individuals waiting for HOPWA funded housing, the limit on available funding is the major obstacle to meeting underserved needs.

52. Facilities and Services for Special Needs Clients

Health institutions, particularly those who reach out to the low and moderate income in Gloucester, will help meet this need. The Gloucester Family Health Center, located on Washington Street in a target neighborhood, provide medical, dental and behavior health needs for people returning from mental and physical health institutions. The center is a Federally Qualified Community Health Center and provides affordable medical service to the low income with fees on a sliding scale. The community development program helps to fund the Gloucester Family Health Center. The VNA Care Network in Gloucester also provides in home care for those returning from mental and physical health institutions.

The North Shore Health Project will work with patients with the special need of a Hepatitis C Virus infection. This non-profit assists specific patients and the general population with informational and outreach services.

53. Need for HOME Assistance

N/A

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Specific Special Needs Objectives	91.215 (e)
--	-------------------

54. Priority for Non-homeless Special Needs

Over the next year, Action, Inc. expects to add four units to its housing program for HIV/AIDS patients. Over the next four years, 90 units of housing are expected to be developed as part of Gloucester Crossing which will address the needs of frail elderly, elderly and physically disabled. The North Shore Health Project expects to serve 25 individuals dealing with Hepatitis C Virus infection.

55. Use of Federal, State, and local Public and Private Sector Resources

The Community Development program in Gloucester works within a fabric of resources, public and private, to address economic development, community development and housing needs in the City. Economic development grants from the Federal and State levels will address maritime and other business development. This activity is expected to leverage substantial private investment over the next five years. In fact, Gloucester may consider a finding of “Slums and Blight” to further focus these resources.

Both the Federal and State government support the Gloucester Housing Authority. HOPWA funding supports the Action, Inc. HIV/AIDS housing. McKinney-Vento Funding supports Action, Inc., Wellspring Housing and Taking Care of Business homeless facilities. Federal and State funding as well as private donations and foundation support the non-profit partners working with Gloucester to provide youth and adult employment services, youth services and health services among others. Gloucester also expects to finish projects supported by the American Recovery and Reinvestment Act over the next year.

COMMUNITY DEVELOPMENT

Priority Community Development Needs 91.215 (f)
--

56. Priority Non-housing Community Development Needs

Priority Need Level - High:

Health Facilities Mental Health Facilities Parks and/or Recreation Facilities Street Improvements Sidewalks Flood Drainage Improvements Public Services (General) Youth Services	Health Services Employment/Training Services Economic Development (General) ED Assistance to For-Profit ED Technical Assistance Micro-enterprise Assistance Other Infrastructure
---	--

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Priority Need Level – Medium:

Public Facility (General)
Senior Centers
Homeless Facilities
Youth Centers
Child Care Centers
Parking Facilities
Tree Planting
Other Public Facility Needs
Infrastructure (General)
Water/Sewer Improvements

Other Infrastructure
Senior Services
Handicapped Services
Fair Housing Activities
Other Services
C/I Infrastructure Development
C/I Building Acquisition/Construction/
Rehabilitation
Other C/I
Other

57. *Assigning Priority of Needs*

The City of Gloucester is committed to promoting job expansion in the City. As the Country's oldest seaport, the City has consistently planned maritime and harbor related development to create jobs. The ConPlan is thus consistent with other planning efforts including the Harbor Plan and the Harbor Economic Development Plan.

In the face of increased housing costs and the pressure of gentrification, the City is committed to maintaining the supply of affordable housing and continuing to revitalize target areas.

In addition to current planning efforts for economic development, outreach to the public was a critical element of the Citizen Participation Plan. Three public meetings were held. Consultations were conducted with private and non-profit groups. City staff in the Community Development Department and other departments in the City provided expertise and insight to define needs and priorities to meet those needs.

58. *Obstacles to Meeting Underserved Needs*

Aging infrastructure. Throughout the City roads, bridges, sewer and water facilities are well over 50 years of age, including some systems that are 100 years old. A major water system failure in 2009 pointed to the fragile nature of the situation. The water supply is a critical factor, not only for residential use, but also for businesses in Gloucester, particularly for fish processing plants. Since these are city wide systems and the magnitude of the required improvements must be met with other sources of funding (i.e. bond financing), the community development budget has little application for these capital improvements. However, it is a critical element for neighborhood revitalization and economic development.

Real estate values. As typical in the northeast, real estate values make it difficult to develop or preserve affordable housing. Even with some foreclosure in Gloucester, housing values have generally held up, particularly compared to other communities in Massachusetts and elsewhere in the County. This actually means fewer foreclosures,

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

since the owner is more likely to see something closer to the mortgage amount, even in a distressed sale. Or, if there is a foreclosure, the minimum price is beyond the pro-forma requirement for affordable housing.

Limited funding. The community development budget has remained the same, in general terms for over five years. Increased costs of materials and labor have eroded the program's ability to accomplish projects.

Specific Community Development Objectives

59. Long-term and Short-term Objectives

Non-housing community development needs include public services, public facilities, economic development, infrastructure and planning. Priorities were established based on the ability to address the needs with federal entitlement dollars. High priorities are needs/activities in which the City will invest federal entitlement dollars. Some note is taken below of outcome measures for high priority projects. Medium priorities are needs/activities in which the City may invest federal entitlement dollars, so long as the goals of the Consolidated Plan (ConPlan) will not be compromised. Low priorities are needs/activities in which the City will likely not invest federal entitlement dollars. For both medium and low priorities, the City understands that there are alternative sources of funding to address these needs, such as private funding to renovate public facilities or the use of local tax dollars to assist the development of infrastructure. It is through these funding partnerships of private dollars and public dollars that all the non-housing needs and priorities can be addressed.

Community Development/Economic Development Objectives

As the market analysis indicates, the regulatory environment has resulted in fewer jobs in traditional industry (fishing) and lower wages for other jobs compared to the state. Gloucester, with support from the state, has initiated a series of economic development planning efforts, including the Harbor Plan and the Harbor Economic Development Plan.

The Community Development priority listing includes five priorities as “high” relative to economic development:

Employment/Training Services
Economic Development (General)
ED Assistance to For-Profit

ED Technical Assistance
Micro-enterprise Assistance

In an effort to help transform the maritime industry, the City expects to start the Maritime Development Fund. The Fund will be targeted for the start up or expansion of maritime businesses in Gloucester. Commitments are expected to range up to \$75,000 per business. The City has stipulated requirements which include business characteristics, a business

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

and marketing plan. Job creation for a low/moderate income person is a requirement with each commitment of \$35,000 (can be on an incremental basis) requiring the creation of one job. In the first year, four jobs are expected to be created. The Development fund will also work with and support other non-profit financing agencies such as the Gloucester Investment Corporation and the Gloucester Revolving Loan Fund.

In addition to this economic development assistance to for-profit companies, the City expects to offer technical assistance and micro-enterprise assistance from agencies like Cape Ann Business Incubator (CABI). Program outputs will be individuals/businesses assisted with marketing and business management skills through one-on-one counseling, class-setting education, and structured peer interaction. Also, the City expects to support subsidized professional work space for start-up and early stage businesses, including micro-enterprises. CABI provides all of these services and space at two locations in downtown Gloucester. The output and outcomes for the first year will be 25 low/moderate income individuals receiving business education, counseling and support service; business and marketing plans completed; and six new micro-businesses created.

Employment training support is expected to be through non-profits to assist start-up and existing businesses. Again, this effort will address chronic unemployment and underemployment in Gloucester partly due to the structural change in the local economy. The City is also using community development funds for a Section 108 loan repayment. The last payment of \$51,000 will be in the next program year.

Technical and micro-enterprise assistance efforts offered with community development assistance will be augmented through several sources. The SCORE program has volunteer counselors in Gloucester. They are presently located at CABI and offer one-on-one counseling to small business people and others thinking of starting a business. SCORE, affiliated with the U.S. Small Business Administration, is made-up of retired business people with a depth of experience in marketing, accounting, sales and general business administration.

The Gloucester Economic Development and Industrial Corporation (EDIC) provides economic development in Gloucester working to attract new industries and expand current business. The EDIC developed two industrial parks in the City.

A related social service activity receiving community development support helps break the poverty cycle by introducing youth to business skills. Such a program will be run by the YMCA of Cape Ann giving basic banking and money management skills to 150 youths a year. The young people will also assist the downtown merchants with civic projects.

The Community Development priority listing includes several priorities as “medium” relative to economic development:

C/I Infrastructure Development
C/I Building Acquisition/Construction/Rehabilitation

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Community development funding can be used for infrastructure development for commercial or industrial facilities. Also, acquisition, construction and rehabilitation for commercial and industrial buildings will be a medium activity. The City expects to respond to emerging economic development opportunities, particularly in the transformation of the maritime economy in Gloucester. Again, job creation for a low/moderate income person is a requirement with each commitment to a private company of \$35,000 (can be on an incremental basis) requiring the creation of one job.

Community Development/Public Facilities Objectives and Public Improvements

The Community Development priority listing includes seven priorities as “high” relative to public facilities and public improvements:

Health Facilities
Mental Health Facilities
Parks and/or Recreation Facilities
Street Improvements

Sidewalks
Flood Drainage Improvement
Other infrastructure

The City has determined there is a priority need for healthcare facilities to serve the low and very low income in Gloucester. In 2005, the Health Resources Services Administration (part of the U.S. Department of Health and Human Services) designated a part of Gloucester as a medically underserved area with a medical provider shortage. In essence there was no indigent care available without the patient traveling prohibitive distance. The Community Health Needs Assessment, completed in 2007 for the City of Gloucester Health Department, reaffirmed that assessment. The North Shore Community Health Center, Inc., a Federally Qualified Community Health Center, started the Gloucester Family Health Center in 2008 to provide medical and dental care to meet the needs of these underserved income groups. Within the past year, behavioral health services have been offered at the Center. The City expects to allocate \$25,000 community development funding for each of the five years of the ConPlan for the building acquisition and expansion to implement this project. The outcome is improved health based on medical service to over 4,000 individuals per year. Of that number, an estimated 2,800 are low or very low income, with the balance in the moderate income category. While private insurance and Medicare/Medicaid is accepted, other clients are served with no paid fee or a sliding fee, based on income.

As with medical and dental health, the Gloucester area is underserved for mental health facilities, according to The Community Health Needs Assessment (2007). Gloucester will give a high priority to assisting non-profits to meet this need with facility improvements.

The City has started a strategic effort for park, open space and recreational improvements throughout the City. In 2009 extensive outreach, including community meetings was completed throughout the City and an “Open Space and Recreation Committee” was

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

appointed, to help coordinate a plan for those types of facilities. The committee and staff has inventoried existing facilities, analyzed need according to population profile and indicated some preliminary priorities.

Community development funding will support planning and improvements for Burnham's Field and pathway improvements. All improvements will be in the target area neighborhoods (Census tracts 2214, 2215, 2216 and 2217).

Burnham's Field is a 6.7 acre park off of Maplewood Avenue in a target neighborhood. Presently there are safety (fence deficiency) and drainage issues and inadequate lighting. The planning effort supported by community development will be to solicit additional community input, complete a site investigation, including topographic information, and then design improvements. A critical element of the improvements will be accessibility to accommodate disabled users. For instance, there will an "Americans Disabilities Act" (ADA) accessible pathway to address mobility issues. The walkway will be used for pedestrians and people in wheelchairs. The outcome for this project will be construction ready documents that reflect community input.

The second stage of the project will be the construction of the improvements, which include a finished walkway, drainage and safety improvements, and playground equipment as the outcome.

In addition, a pathway network (greenway) will be supported by community development funding. This pathway will connect recreational areas, schools, neighborhood commercial districts and transit facilities. (There is a Massachusetts Bay Transportation Authority train station on Railroad Ave in a target area.) These pathways are envisioned to be eight to ten feet wide, graded and constructed with gentle slopes in order to be "ADA" compliant. Thus, this will provide access for those with mobility disabilities. The users will be pedestrians, and those with bicycles, wheelchairs and baby carriages. The planning work will determine feasibility by analyzing appropriate linkages and then determining availability of property. The pathway segments will be keyed on publicly available property (including Burnham's Field, both a destination and part of the pathway). Other segments can be included by obtaining easements and in some instances, property may need to be acquired. The initial outcome will be construction ready documents for certain identified segments; the outcome for the second stage will be the construction of the pathway in those segments.

Other park/recreation design and implementation may be supported by the community development program in target neighborhoods (Census tracts 2214, 2215, 2216 and 2217).

Street improvements provide a basic infrastructure for target neighborhoods. New sidewalks, concrete sidewalk surfacing and new curbing help insure safety, separating pedestrian traffic from vehicular traffic. Sidewalks will be designed to accommodate handicapped access. Flood drainage improvements protect private property and public facilities at the neighborhood level. Improvements are critical because of the age of these

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

infrastructure elements. The outcome will be improved quality of life and basic economic development building block, measured by linear feet constructed or improved.

Under the “other infrastructure” category, the City expects to support projects that improve specific infrastructure elements leading to job creation. One such project is the Public Aquaculture Project. While fin fish quotas have been one of the reasons for the decline of the industry, shellfish are not subject to the same regulation and have less overhead (boats, equipment). The City of Gloucester Shellfish Department will seed up to eight potential sand flats within City’s shoreline. The outcome will be a number of full-time equivalent jobs to be created.

The Community Development priority listing includes several priorities as “medium” relative to public facilities and public improvement:

Public Facility (General)
Senior Centers
Homeless Facilities
Youth Centers
Child Care Centers

Parking Facilities
Tree Planting
Other Public Facility Needs
Infrastructure (General)
Water/Sewer Improvements

As indicated in the market analysis, Gloucester has a substantial population aging in place. Senior centers provide a variety of social, recreational and educational programs. Most also serve a hot, nutritious meal. Community Centers link older adults to community resources and help seniors maintain their wellness and independence. Centers provide referral for housing, legal services, consulting, tax preparation and other services.

Youth centers provide a similar function for young people. Homeless shelter improvement is addressed above.

The Gloucester community development program supports child care facilities principally for non-profit providers. A critical part of employment for working low income families is having child care. This is particularly true for female headed households.

General infrastructure improvement and tree planting would include these types of improvements for the target neighborhoods. Examples might be signage and streetscape improvements including street lights, street resurfacing and street-side tree planting. This type of improvement gives a neighborhood identity, often enhancing the historic nature of Gloucester as seen at the neighborhood level. Water and sewer improvements would be at the target neighborhood level, possibly connecting homes which are also undergoing housing rehabilitation.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Community Development/Public Services Objectives

The Community Development priority listing includes three priorities as “high” relative to public:

Public Services
(General)

Youth Services
Health Services

Employment/Training
Services

Youth services in a low and moderate income community can address educational needs.

As an indicator of need, the standard testing for school age youth (Massachusetts Comprehensive Assessment System – MCAS) in 2009 showed that the number of students in the needs improvement, and warning/failing category exceed the state’s benchmark in nearly every subject at every tested grade level.

Non-profit programs aimed at youth can provide a range of services including counseling for troubled youth and simple activities and sports, with positive social and recreational outcomes. Young people are able to understand social interaction in structured settings, allowing for well-rounded development. Non-profit agencies in Gloucester have information concerning youth needs based on experience and survey work. The needs include: tutoring and homework help; substance abuse prevention education; understanding of business activity in the community for a more positive attitude toward work and job opportunities; and fitness programs. Non-profits working with youth in Gloucester have a reputation for providing a safe environment due to well-trained staff. Many offer programs in the target neighborhoods. Youth and programs aimed at children are also an alternative for child care. Some examples of youth services follow.

Gloucester intends to support programs that serve youth in a variety of programs. The City will support several project that use maritime activities as a focus for youth. The Gloucester Maritime Heritage program will give children in 3rd and 4th grade an introduction to the scientific method. The Schooner Sails Education Program will introduce youth to the dockside and sailing experience that is part of Gloucester’s heritage. The Cape Ann Art Haven will offer scholarships for income qualified youth with the City’s support, using the City’s heritage as a seaside artistic community.

Some programs supported by the City will introduce youth to economic concepts, including existing businesses in Gloucester and their impact on the community. The YMCA Youth Employment Program will provide summer employment for youth who will learn about basic banking and money management skills. They will also provide a “Clean Team” of youth to work in the downtown area, improving its appearance with litter pick up, landscaping installation and maintenance and bench painting.

Other youth/children services include the Open Door Summer Lunch program, operated by the Cape Ann food Pantry, providing a mid-day meal to youth/children during the months that school is out. The program has sites throughout the target neighborhood.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

The Cape Ann Business Incubator will operate the “Chill Zone” providing an after school gathering space with structured programs, including youth gang and substance abuse prevention.

Both the outputs and outcomes of these programs will be measured by metrics that could include one or more of the following (depending on the program): program enrollment; completion of coursework or program; award of a certificate. Some programs may also conduct surveys.

For employment/training services, the City expects to support non-profits offering programs focused on the local economic and changes people can make to get a job. The market data above shows how the job market has shifted away from fishing and produced jobs that are lower paying than the state average. Education is the key to getting a job, and potentially a higher paying one.

Wellspring House will offer the Adult Learning Initiative for adult students. The program will assist both GED and college prep students. The program will also offer job application skills. Action Inc. will be supported in offering the Compass Youth program for academic and vocational guidance. It will serve the very low income youth and help lower the drop out rate for high school. Outcomes will be measured by identifiable achievement including graduation and passing the GED.

As a general public service, the City will support projects that connect housing assistance with supportive services. Such a project is sponsored by the Cape Ann Interfaith Commission which offers grants up to \$750 to assist people with security deposits. Many of their clients have been evicted or foreclosed upon. The Commission uses this program as a key element to a full set of services to assist their clients by referral to other programs.

Another non-profit partner in public service is the Gloucester-based North Shore Health Project. The Project serves HIV/AIDS and Hepatitis C Virus (HCV) patients. The Project offers support services, information and outreach. As it supports this non-profit partner, Gloucester assists the Project in dealing directly with health issues. However, the side effects of HCV and HIV/AIDS have several characteristics that permeate other life choice aspects. Both are long term ailments. Because HIV/AIDS and HCV affect the ability of the patient to function, the patient has issues related to work. Without financial support, the individual (and related family) faces housing issues.

The assistance that Gloucester will give to the North Shore Health Project will allow the Project to offer intensive services to their clients concerning housing referral. The Project expects to assist 25 patients in their efforts to retain or find housing. This intensive housing referral service will compliment other Project services including a drop-in center with a supportive group of clients, staff, and volunteers; holistic health; case management provided by staff; a twice weekly congregational lunch program which provides social support as well as nutrition; support groups; an emergency fund; a holiday fund; and a

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

free clothing boutique. A significant proportion of the Project’s client base is homeless; others are experiencing conditions that can lead to homelessness.

The Community Development priority listing includes several priorities as “medium” relative to public service objectives:

Senior Services
Handicapped Services

Fair Housing Activities
Other Services

Neighborhood Revitalization Strategy Areas 91.215(g)

60. Neighborhood Revitalization Strategy Area

N/A

Barriers to Affordable Housing 91.215 (h)

61. Remove Barriers to Affordable Housing

Gloucester has adopted innovative land-use regulations over the past nine years, intended to foster affordable housing. For instance, the original overlay special permit district, enacted in 2001, gives the City flexibility to grant higher density for developments that include affordable housing. The cluster development ordinance allows the same kind of flexibility for affordable housing. This housing requirement in the zoning ordinance was refined two years ago and requires that 15% of units constructed will be affordable. The first priority for the City is development of the affordable units on that site. However, the developer can also make a payment in lieu of affordable housing to the Gloucester Affordable Housing Trust fund.

Lead-based Paint 91.215 (i)

62. Evaluating and Reducing Lead-based Paint Hazards

Action, Inc. (Gloucester’s Community Action Program agency) and the Community Development department have developed a strategic partnership for lead paint hazard reduction and housing rehabilitation. The Action lead program will be funded by Mass Housing, using state and HUD funding. The City and Action work on a cross referral bases for housing units and households in Gloucester.

Action uses only certified lead contractors and offers loans with different terms, depending on income and circumstance. For instance, if a family is under a court order to de-lead there is a 0% deferred loan; repays only when the home is sold or refinanced. Homeowners are also eligible to participate in this program, if they have received a certificate from the Massachusetts Child Lead Paint Prevention Program. However, it is

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

more likely that a contractor would do work on a joint project with the City, because of the extent of the work.

The Community Development program supports complimentary housing rehabilitation for code violations and other work.

In previous program years, Action, Inc. has completed lead rehabilitation on as many as 20 to 25 single and two family homes in Gloucester. To complement the physical work, the Action, Inc. program teaches each family the hazards of lead paint and appropriate cleaning techniques and other actions to deal with the hazard. Outreach is affected through the many programs that Action manages, including the Woman, Infants, and Children (WIC) program.

Thus, the City has worked to integrate lead hazard reduction by forming a strong partnership with Action, Inc. They have done this by recognizing lead hazards during the process for housing rehabilitation and fostering professional standards in community development that lead hazard reduction has to be an integral part of the community development program.

Antipoverty Strategy 91.215 (j)

63. Programs and Policies for Reducing Poverty Level Families

The City of Gloucester works to reduce the number of poverty level families both directly and in partnership with non-profit agencies servicing the City's population. The direct program administered by the Grants Division in the Community Development Department is the housing rehabilitation program. By keeping the cost of housing low, the program prevents housing costs escalating, leading some occupants to poverty.

The City also partners with numerous non-profits, thus supporting the delivery of human services and creating employment and economic opportunities for low- and moderate-income people. Fifteen percent of the CDBG funds are used to support human services in Gloucester.

Action, Inc. (Action), the community action agency located in Gloucester, is one non-profit partner for the Gloucester Community Development program. In a typical year, Action acts as a sub-recipient for several projects.

Action is an area-wide agency that delivers services in the following areas: housing and housing related services; lead paint hazard prevention; job training. Action's program base includes Head Start, skills training, job development, Housing Opportunities of Persons with AIDS (HOPWA), adult basic education, housing advocacy, health; infant nutrition and parenting (WIC), fuel assistance, weatherization, youth programs,

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

employment programs, energy assistance, case management, information and referral, and advocacy.

For instance, Action provides emergency housing and home heating. By providing safety net services, Action is able to help the family overcome a temporary set back and reestablish financial security, thus preventing a permanent poverty status for the family.

With the Homeless Prevention and Rapid Re-housing program, Action helps households facing eviction, foreclosure, sub-standard housing or homelessness. In addition to managing housing under the HOPWA program, Action owns and manages a 26 bed shelter. Action works to find permanent housing, deal with health and other issues, and find employment, thus reducing poverty in the community.

Gloucester partners with other non-profits in an effort to reduce poverty. The Gloucester Housing Authority works with its residents to reduce poverty. An example is the family self-sufficiency program. Wellspring House provides homeless shelter and case management. The Cape Ann Interfaith Commission provides emergency housing assistance. The North Shore Community Health Center runs the Gloucester Family Health Center, providing care for free or on a sliding scale, to reach the low and very low income population. The expense of health care can cause poverty and the Center helps people in Gloucester overcome that financial challenge. In a similar manner, the North Shore Health Project provides free care or on a sliding scale.

On a state wide basis, the Massachusetts Department of Transitional Assistance (DTA), provides public assistance to low and very low income people including: Transitional Aid to Families with Dependent Children (TAFDC), Emergency Aid to the Elderly, Disabled and Children (EAEDC), the Food Stamps Program and the Emergency Assistance Program. The DTA administers its programs, to include work requirements as part of the “welfare to work” objectives.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

64. Strategy to Reduce Poverty Level Families

The effectiveness of anti-poverty programs depends on available funding. To use a few examples, the Gloucester housing rehabilitation program expects to assist approximately 60 households over the five year ConPlan period, helping them to avoid poverty. With emergency housing grants of \$500 per household, Cape Ann Interfaith expects to help ten households next year. Wellspring House will assist over 100 people with case management as an adjunct to its homeless shelter in the next year. Based on national averages about 57% of that population will find employment and permanent housing.

Institutional Structure 91.215 (k)

65. Summary of the Institutional Structure

The Mayor of Gloucester, who is the Chief Executive Officer of the City, has statutory responsibility for community development and other City programs. The Mayor signs all certifications. The Mayor has assigned implementation responsibility for programs funded by the federal Department of Housing and Urban Development to the Community Development Department. The Community Development Department is responsible for a wide range of planning and economic development activities. The Department includes the Grants Division, the Planning and Conservation Division, Shellfish Department and grant-funded project managers for Clean Energy, Healthy Living, and Community Preservation. The Grants Division is staffed to manage the Community Development Block Grant planning and implementation, including housing rehabilitation and project management. The Department also plays a lead role in port development planning and implementation. Following State acceptance of the City's 2009 Harbor Plan and Designated Port Area Plan, the City has undertaken a focused waterfront and downtown economic development plan. That understanding of the local economy will give the Department an excellent framework for project implementation. The Community Development program also benefits from close interdepartmental cooperation within the City, and an ability to work with a network of housing, economic development and social service non-profit agencies.

66. Strengths and Gaps in the Delivery System

With its seasoned approach to community development, the City of Gloucester has several strengths. For instance, the City has become part of a network of housing, community development and economic development agencies. Many of these agencies are sub-recipients. Current economic development efforts around port revitalization will allow the community development program to play an integral role in implementation. The Community Development Department is a member of the NorthShore HOME Consortium, which aids in their regional approach to solving housing problems. The Gloucester Community Development Department accesses funding from HOME to address housing affordability by assisting qualified homebuyers in down payment and closing costs. The City also benefits from close interdepartmental cooperation within the

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

City where the public works department has implemented public improvements for community development.

Gloucester does face gaps in the delivery system for community development, including the inability to respond to housing need because of the high price of housing and housing development.

67. Working with Private industry, Businesses, Developers, and Social Service Agencies

In both economic development planning and implementation, the City has achieved an approach that generates jobs for low and moderate income people. The City works with the Chamber of Commerce and the small business development job center at Salem State College. An example of the City's partnership with a social service agency is the ongoing relationship with Action Inc, which provides job training for low and moderate income people. Cape Ann Business Incubator has been a partner in the community development program, providing services to new and expanding businesses and insight into that element of Gloucester economy. The Community Development Department is also spearheading a major economic development initiative around harbor development. Three base industries have been identified - maritime, visitor, and fishing. The planning process is focusing on expanding opportunities in close proximity to community development target neighborhoods.

Coordination 91.215 (l)

68. Efforts to Enhance Coordination Between Public and Assisted Housing Agencies

The City, through the Community Development Department, works continuously with the Gloucester Housing Authority (GHA) on general housing issues, projects funded by the City with the GHA as a sub-recipient, and general planning coordination. The GHA was consulted for the ConPlan with the status and plans of GHA reported here. Likewise, the GHA considers the City plans in its five year plan. Other providers of assisted housing, health, mental health and service agencies work closely with the City as sub-recipients. Some of these agencies are: Action, Inc., Wellspring House, Cape Ann interfaith Commission, North Shore Community Health Center, Inc., and the YMCA. The City continually reevaluates its relationship with these non-profits through the contractual process and other communication.

69. Addressing Chronic Homelessness

The Northshore Continuum of Care Alliance includes providers of housing for the homeless, such as Action, Inc. and the Wellspring House. These agencies, together with other non-housing agencies such as the North Shore Health Project, provide services to their clients that address chronic homelessness.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

70. Coordination among the State and Local Government

As part of its Citizen Participation Plan and effort, the City reached out to surrounding communities for input and ideas. The City of Rockport responded and issues around housing rehabilitation are being explored.

The City works closely on a continuing basis with the Northshore HOME Consortium in implementing the homebuyers program and other development initiatives in Gloucester. The City works with the Cape Ann Chamber of Commerce on economic development issues affecting the Cape. The City also works closely with the Northshore Continuum of Care Alliance in addressing homeless issues.

71. Working with Private Industry, Businesses, Developers, and Social Service Agencies for Economic Development

The Grants Division coordinates with private industry on a daily basis to deliver housing and community development services to the residents of Gloucester. In the housing rehabilitation program, private contractors provide core services to improve housing.

To implement the HOME program for homebuyers, the staff interacts with the local lending community on a continuing basis.

The City works on a continuing basis with business interests for economic development through a number of channels including the Gloucester's Economic Development and Industrial Corporation.

The City works with the Cape Ann Chamber of Commerce on economic development strategies and tactics for tourism and the hospitality industry.

As another example of economic development work and coordination, the City is formulating a harbor economic plan. "Lyceum" discussions with the business and resident communities were held on three different subjects, at three different times in late 2009. The subjects were the following elements of economic development for the city: Maritime Economy, Visitor Economy and the Fishing Industry.

72. Links with Transportation Planning

The Community Development Department works with the Cape Ann Transportation Authority on a continuing basis whenever routes are redesigned. The Department also has a history of working with the Massachusetts Bay Transportation Authority, which has a commuter rail link in Gloucester. Significant redevelopment occurred around this station and the City is working on several affordable housing developments within walking distance of the station.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

Monitoring 91.230

73. Gloucester's Standards and Monitoring

The Grants Division of the Community Development Department has the responsibility of monitoring the Community Development Block Grant program in Gloucester. Staff fully utilizes HUD tools, including IDIS and the CAPER, to implement a comprehensive monitoring system. Over the five year period of the ConPlan, many Community Development projects will be implemented by the Grants Division. Many other projects will be implemented by other City departments, such as the Public Works Department. Internal monitoring of these projects will be within the structure of IDIS and CAPER reporting. Monitoring of the various activities described in the Strategic Plan will be a continuous and ongoing process, to ensure that activities are carried out in furtherance of the plan. The staff expected to be assigned this program responsibility has seasoned experience with this element of program management.

The City has many sub-recipients in the Community Development program. These sub-recipients are typically non-profit agencies, with experience in program reporting. Most sub-recipients, including the non-profits, other government agencies, and private entities are expected to have experience with the Community Development Block Grant reporting requirements.

Sub-recipients are required to implement a social service, housing program or economic development program. The comprehensive system for monitoring sub-recipients begins in the project application process. This begins with the Request for Proposals (RFP). Public hearings are held where each applicant is familiarized with reporting requirements. Project awards are made, the environmental process is complete and funds are released. The Grants Division takes several steps with sub-recipients to ensure HUD program compliance.

A contract between the City and the sub-recipient is drafted and then signed. The contract spells out all program and reporting requirements. The contract also specifies the project and specific outcomes, within the scope of services, as well as a budget and payment process. The staff of the Grants Division makes a pre-contract site visit to determine the ability of the sub-recipients to perform according to Community Development Block Grant requirements, as well as their ability to provide documentation, demonstrate an understanding of the community development purpose, fiscal ability and general administration.

The payment system for sub-recipient is a key factor in monitoring. If reports are not complete, payment will not be issued.

Quarterly reports are expected from the sub-recipient on the funded project. The performance report will be examined to determine if the actual accomplishments meet the goals and objectives contained in the sub-recipient agreement. This part of the ongoing

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

monitoring system will also determine if time schedules are met and whether projected work units, caseload or other performance indicators are achieved.

On-site visits are made to each sub-recipient at least once a year by at least one member of the Grants Division staff. The project is reviewed in detail and any issues are discussed and resolved. During the site visit, the accuracy of sub-recipient's records are verified, consistency with stated objectives is reviewed and any potential problems are identified. Corrective actions are agreed upon.

Compliance and progress on the project are insured by continuous monitoring and communication. Verbal communication takes place as needed. New sub-recipients will receive much more attention. If a non-profit is new to the program, verbal communication takes place as often as necessary. Meetings are often scheduled, particularly if there is concentrated project activity (public facilities construction), as opposed to an ongoing service (public service).

An internal risk analysis determines the level of monitoring. This risk analysis for the sub-recipient considers previous track record, staff availability and experience, and the amount of funding. Given staff experience, early warning signs such as a late quarterly report, late payment request or slow performance dictate more attention to the sub-recipient. Staff responds with a call or visit and if the explanation is reasonable, the file is documented. When an issue cannot be explained or a problem persists, a site visit is set to fully examine the situation with a review of records, staffing and performance. A remedial plan is put into place. Depending on the severity of the situation or the repetition of the problem, the plan is put into writing and given to the agency in question. Additional site visits are scheduled to steer the project on track. Final measures for a chronic non-performer include reduced or rescinded funding. Legal action is a final extreme measure.

Another factor is the intensity and/or complexity of a project. For instance, if Davis-Bacon wages are involved, the monitoring will be more extensive and frequent.

Grants Division staff meets monthly to review projects as they meet goals and objectives, including those set forth in the ConPlan. Staff communication and project reviews, which are discussed monthly, also ensure compliance with all program requirements, including the timeliness of expenditures. The program and project evaluation with this ongoing system will determine the effect of assisted programs and services in achieving HUD national objectives and other specific goals and objectives of the Consolidated Plan.

Housing Opportunities for People with AIDS (HOPWA)

Since Gloucester does not administer a HOPWA Program Parts 74 thru 81 do not apply.

The Consolidated Plan for the City of Gloucester 2010—2015

The Strategic Plan

OTHER NARRATIVES AND ATTACHMENTS

82. *Other Strategic Plan Information*

N/A

83. *Attach copy of CHAS Housing Needs Data Tables from:* See Appendix III

84. *Section 108 Loan Guarantee*

The City of Gloucester loaned Good Harbor Fillet \$300,000 in July 2003 for an eligible project with job creation under the 108 Program. The company made 10 payments and then, unfortunately, declared bankruptcy. The principal balance at default was \$268,494. The City has been repaying the loan at a rate of \$51,000 a year out of the community development entitlement. The last payment will be made next year. The HUD matrix code is 19F, Repayment of a Section 108 Loan.

85. *Regional Connections*

The City of Gloucester considers its place in the region in all of its economic development planning. For instance, in the Harbor Economic Development Plan, currently in its final drafting stages, the place of maritime industries in the region was critically important. In addition, the City works with the Workforce Investment Board. The City works on a continuous basis with the Cape Ann Transit Authority and the Massachusetts Bay Transportation Authority (MBTA). They recently completed the reconstruction of a station for commuter rail in Gloucester. The City worked with the MBTA on infrastructure to serve the station and on nearby transit oriented developments. The City is also represented on the Metropolitan Area Planning Council, which generates data for economic development. A sub-regional group, part of the Council, covers the Northshore area and monthly meetings are held covering a wide range of planning subjects, including economic development and planning.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

ACTION PLAN

JURISDICTION:

Executive Summary 91.220(b)

1. The Executive Summary

As part of the Consolidated Planning process, the Annual Action Plan reflects input from public hearings, consultations and other planning efforts. The public hearings were held on December 3, 2009, February 18 and March 11, 2010. Consulted parties included private and non-profit entities in Gloucester and the region.

The City has an objective for economic development to support an employment diversification for the low and moderate income categories, building on a heritage of working class maritime jobs. The City plans to reaffirm the traditional downtown commercial and industrial economic base by promoting job expansion with maritime and harbor related development. The effort is to promote smart growth with jobs in and around the harbor, preserving linkages between downtown neighborhoods and waterfront work

The City expects to assist for-profit business in creating three jobs through the Gloucester Business Finance Program. Also, the Cape Ann Business Incubator will assist 25 people with micro-business counseling.

Another objective for the City is to maintain the supply of affordable housing in low and moderate income neighborhoods. The City seeks to tie economic development and affordable housing together to support quality of life for low and moderate income resident and business people in target areas. Throughout the community, the City expects to assist 12 households with housing rehabilitation, 15 households with lead control work (partnering with Action, Inc.) and 16 households with the first time homebuyer program.

The City's objectives for public facilities include proving health facilities, neighborhood facilities, parks and recreation facilities and other public facilities. The City will support the Gloucester Health Center, which expects to serve 1,700 people in low and moderate income categories over the next year. Design will also be completed for a park and recreation facilities in a target neighborhood. A neighborhood center will be improved with handicapped access in a target neighborhood and a project for shellfish culturing will serve 75 people.

The City has as an objective to provide youth, health, employment training and other services. The City will partner with non-profits in Gloucester to serve approximately 1,700 persons with services in these categories over the next year.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

Significant resources compliment the community development budget, including funds from the state, the Northshore HOME Consortium and the Northshore Continuum of Care Alliance. The Gloucester Housing Authority (GHA) provides critical resources to Gloucester, including the GHA owned housing and Section 8 units. The GHA expects to invest modernization funds over the next year.

The City provides housing rehabilitation services as well as a first time homebuyer program. The numbers of units completed to date are:

Housing Rehabilitation:	18 units
First Time Homebuyer Program:	16 homes

The City has also supported ten non-profit partners which have served over 1,500 people to date.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

Annual Objectives	
Program Year 2010 Action Plan	Award Summary
1. Public Service Grant Awards	
Action Compass - GED, employment, further educ.	\$5,000.00
CA Interfaith - rental assistance	\$5,000.00
CA Art Haven - art scholarships	\$14,500.00
The Chill Zone - Safe haven for youth at risk	\$20,000.00
Glouc Maritime Heritage - Science enrichment prg	\$5,000.00
North Shore Health Project – housing for health	\$5,000.00
The Open Door - Summer lunch prg	\$5,000.00
The Thomas Lannon, Inc. - Youth Schooner sail prg	\$3,000.00
YMCA, Youth Employment - summer youth employ	\$41,800.00
Wellspring House, Inc. - GED, higher educ., higher emply	\$10,000.00
TOTAL	\$109,300.00
2. Site/Public Facility Improvement Grant Awards	
Lanesville Comm Center - handicap bathrooms, materials	\$15,800.00
NS Comm Health - Acquisition, Health Center	\$25,000.00
Gloucester Shellfish Dept. - Public Aquaculture Prg	\$15,000.00
Parks/Pathways	\$82,700.00
Infrastructure - Streets, drainage	
TOTAL	\$138,500.00
3. Housing Related Projects	
Action Lead Program - Mass Housing Lead Loan Pgr	\$14,000.00
Housing Rehab - Safety, Health, Code violations	\$206,591.00
TOTAL	\$220,591.00
4. Proposed Economic Development Projects	
CABI – micro-business, training, new bus.	\$25,000.00
Section 108 loan - loan repayment	\$51,000.00
Econ Dev Grant - loans and grants for job creation	\$147,075.00
TOTAL	\$228,075.00
5. Program Administration Expenses	<u>\$174,116.00</u>
Grant Amount	\$870,582.00
6. Program Income	\$100,000*estimate

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan

Citizen Participation 91.220(b)
--

2. *Citizen Participation*

A Citizen Participation Plan was formulated and used for the Consolidated Plan (ConPlan). This document meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, and was available to the general public. Outreach to the public for the ConPlan included public hearings and consultations. The first informational meeting was conducted on December 3, 2009 to describe the ConPlan and application process. On February 18, 2010 another public informational session was held. The final public hearing was held on March 11, 2010 for a presentation and review of project ideas.

All meetings were held in the Sawyer Free Public Library, which is fully accessible. Notices and minutes are included in the appendix. In addition to the discussion of needs, information was provided regarding the Community Development Block Grant (CDBG) program, the projected amount of funds to be received under the program, eligible activities and past use of CDBG funds.

Extensive consultations complimented the public hearings. These consultations included local and regional institutions, business organizations, developers, community and faith-based organizations. The ConPlan process also included valuable information from planning efforts undertaken for park, recreation and open space. Public meetings were held in the first quarter of 2009 with a committee meeting since that time. Another source of input is the harbor economic development planning effort which included public meetings in the fall of 2009. Priority listing and project planning for community development considered the results of this community outreach.

3 *Citizen Comments*

See Appendix I

4. *Comments Not Accepted*

N/A

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan

Resources 91.220(c)(1)) and (c)(2)

5. *Federal, State, and Local Resources*

A number of resources are expected to receive to address needs in Gloucester.

Gloucester Resources 2010-2011

City Of Gloucester

CDBG	\$870,582
Program Income	\$100,000
ARRA	\$106,000

Northshore Consortium

HOME	\$2,370,000
Gloucester	\$138,848

Mass Housing - Lead Abatement Program

“Get the Lead Out”	\$100,000
--------------------	-----------

Action, Inc.

HOPWA	\$431,000
-------	-----------

McKinney- Vento Homeless Assistance*

Continuum of Care	\$158,939
Action, Inc.	\$114,400

Gloucester Housing Authority

Section 8 Program	\$7,200,000
Comprehensive Grant	\$200,000

Other Housing Funds

Housing Trust Fund	\$290,000
--------------------	-----------

*SHPR - Supportive Housing Program Resource

6. *Funding Resources*

Gloucester expects to expend \$106,000 American Recovery and Reinvestment Act in Program Year 10. The project will be used for road paving, including curb cuts for the disabled, in the target neighborhoods.

Gloucester did not receive funding or projects funded by the Neighborhood Stabilization Program.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

The City did not receive a block grant from the Department of Energy. The North Shore Workforce Investment Board maintains a career center in Gloucester. City agencies and non-profit partners refer clients to the center. For instance, the Cape Ann Business Incubator (CABI) refers those making inquiries about jobs in general to the center. Also, any business assisted with the community development business finance program will be referred to the center for employees to fill newly created positions.

7. Leveraging Resources

Federal funding will leverage significant resources to meet community needs in Gloucester. The funding for non-profit partners helps leverage funds from agencies like the United Way and foundations. Funding for the Gloucester Health Center helps the institution to access private insurance payments. The housing rehabilitation work is often complimented by private work in the unit for additional improvements. The first time homebuyer program leverages significant home mortgage financing for those who might otherwise not be able to afford a home purchase.

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan

Annual Objectives 91.220(c)(3)

Description of Activities 91.220(d) and (e)

8. and 9. Specific Objectives and Eligible Programs

Gloucester Accomplishments PY 10

Program	Description	Budget	Proposed Accomplish	Priority Listing
Economic Development			(from Table 2A & 2B)	
CA Business Incubator	Micro-enterprise Training & Serv	\$25,000	25 P	Micro-enterprise Asst
Section 108 loan	loan repayment	\$51,000		
Business Finance	loans and grants for job creation	\$147,075	3 P	Asst for For-Profit
Public Facilities				
NS Comm Health	Acquisition, Health Center	\$25,000	1675 P	Health Facilities
Gloucester Shellfish dept.	Public Aquaculture Project	\$15,000	75 P	Other Public Fac Nds
Parks/Pathways design	Design work	\$82,700	1 PF	Parks/ Rec Facilities
Lanesville Comm Center	Handicap facilities, materials	\$15,800	1 PF	Neighborhood Fac
Public Services				
Action Compass	GED, employment, further educ	\$5,000	8 P	Emphy/Training
CA Interfaith	Rental Assistance	\$5,000	10 HH	Other Services
CA Art Haven	Art scholarships	\$14,500	56 P	Youth Services
The Chill Zone	Safe haven for youth at risk	\$20,000	60 P	Youth Services
Glous Maritime Heritage	Science enrichment prg 3rd & 4th	\$5,000	60 P	Youth Services
The Open Door	Summer lunch pgm l/m neighbr	\$5,000	300-500 P	Youth Services
Schooner TE Lannon	Youth Schooner sail program	\$3,000	245-250 P	Youth Services
YMCA, Youth Emphy	summer youth employ, clean city	\$41,800	120 P	Youth Services
Wellspring House, Inc.	GED, higher educ., higher emphy	\$10,000	20 P	Emphy/Training
North Shore Health Project	Housing for Health	\$5,000	25 P	Health Services
Housing and Rehab				
Action Lead Program	Mass Housing Lead Loan Pgrm	\$14,000	15 HU	Multiple categories*
Housing Rehabilitation	Safety, Health, Code violations	\$206,591	10 HU	Multiple categories
HOME Program	1st Time Hombuyers		16 HU	Multiple categories

HH=Household HU=Housing Unit PF=Public Facility P=People

* Multiple categories = tenure, income, and family size (as per Table 2A in Appendix II)

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

10. Outcome Measures

Project/Program	General Objective Category	General Outcome Category
Economic Development		
CA Business Incubator	Economic Opportunity	Sustainability
Section 108 Loan	Economic Opportunity	Affordability
Other: Econ Dev Grant	Economic Opportunity	Sustainability, Affordability, Accessibility
Public Facilities		
North Shore Community Health	Suitable Living Environment	Sustainability
Gloucester Shellfish Department	Economic Opportunity	Sustainability
Parks/Pathways design	Suitable Living Environment	Sustainability
General Infrastructure	Suitable Living Environment	Sustainability
Streets, drainage, sidewalks	Suitable Living Environment	Sustainability
Housing and Rehabilitation		
Lanesville Community Center	Suitable Living Environment	Accessibility
Action Lead Program	Decent Housing	Affordability
Housing Rehabilitation	Decent Housing	Affordability
Public Services		
Action Compass	Economic Opportunity	Sustainability
Lannon Schooner	Suitable Living Environment	Sustainability
CA Interfaith	Suitable Living Environment	Sustainability
CA Art Haven	Suitable Living Environment	Sustainability
CA Business Incubator - Chill Zone	Suitable Living Environment	Sustainability
Glous. Maritime Heritage	Suitable Living Environment	Sustainability
North Shore Health Project	Suitable Living Environment	Sustainability
The Open Door	Suitable Living Environment	Affordability
YMCA, Youth Employment	Economic Opportunity	Sustainability
Wellspring House, Inc.	Economic Opportunity	Affordability

The Consolidated Plan for the City of Gloucester 2010—2015

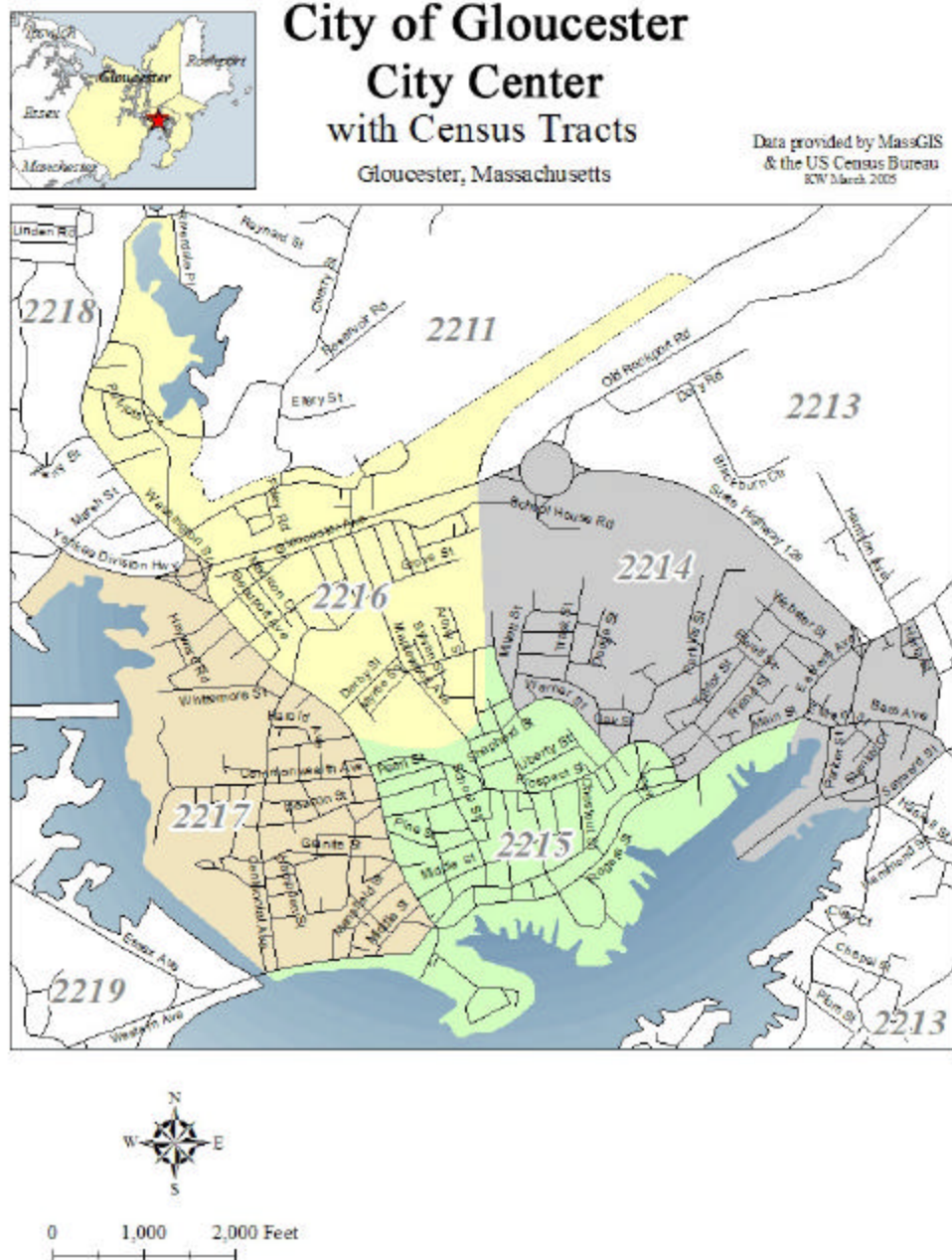
Annual Action Plan

Geographic Distribution/Allocation Priorities 91.220(d) and (f)
--

11. Target Neighborhoods

Gloucester has created target neighborhoods for community development in census tracts 2214,2215,2216,2217, based on need and income. Approximately 51% of this year's program funding will be spent in the target neighborhoods. These are the census tracts that have more than 50% low and moderate income residents. There is no concentration of a minority population or low income population in Gloucester.

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan



12. Allocation Priorities

Allocations were set based on: citizen participation (including planning for economic development and parks and recreation); consultations with public and private entities in Gloucester; non-profit agency recommendations; research of available data and Community Development staff expertise.

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan

Annual Affordable Housing Goals 91.220(g)
--

13. Affordable Housing Goals

Homeless

Table 1 A, as seen in Appendix II, indicates facilities and needs of the homeless. The City expects that there will be four additional units of housing in the permanent shelter program administered by Action, Inc.

Non-homeless

The City will meet priority need according to Table 2A (see Appendix II) for households in multiple tenure/income/size categories. The City also expects to partner with Action, Inc. to address lead paint hazard issues in 15 housing units in the next year.

Non-homeless special needs

The priority goals are four additional units to be added to the HOPWA supported housing, administered by Action, Inc. This is reflected in Table 2A (see attached) and addresses the need for HIV/AIDS housing. There is a waiting list of 52 people for this housing. The North Shore Health Project will all assist those with non-homeless special needs.

Non-Homeless Special Needs	Elderly	0-80%	YES-H	301 households
	Frail Elderly	0-80%	YES-H	
	Severe Mental Illness	0-80%		
	Physical Disability	0-80%	YES-H	299 households
	Developmental Disability	0-80%		
	Alcohol/Drug Abuse	0-80%		
	HIV/AIDS	0-80%	YES-H	Waiting list of 52
	Victims of Domestic	0-80%		

YES-H = Priority need is high

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

Public Housing 91.220(h)

14. Needs of Public Housing

The City of Gloucester helps the Gloucester Housing Authority (GHA) with strategic initiatives. In the past, the City has donated land to the GHA and supported several of its ongoing projects. In the next year, a number of non-profit partners of the City will serve residents of the GHA. For instance the Gloucester Health Center serves the health needs of low income residents, including GHA residents. This network of support helps residents achieve residents' initiatives for long range goals, including homeownership. The GHA supports resident initiatives in general terms through meetings between staff and resident and other outreach. The GHA will improve housing using capital improvement funding from HUD.

15. Dealing with “troubled” Public Housing

N/A

Homeless and Special Needs 91.220(i)

16. Chronic Homelessness

The City works with non-profit partners to help address the causes of homelessness. These partners include the Gloucester Health Center which addresses physical and mental health issues. Employment is one way to avoid/address homelessness. Therefore, job training, as a specific action supported by community development, will be offered by Wellspring House for adults. Jobs will be created with the business finance program and assistance through the Cape Ann Business Incubator. Youth programs will help break the poverty cycle. The Chill Zone and the YMCA will implement programs, as specific actions, with community development funding to teach youth about employment issues and help avoid chronic homelessness. The North Shore Health Project will also assist clients who are chronically homeless and facing health issues related to AIDS/HIV as well as Hepatitis C Virus (HCV).

17. Non-homeless Needs

Gloucester non-profit partners address special needs in Gloucester's population. Physical and mental health needs are addressed at the Gloucester Health Center. A number of non-profit partners address needs that are not directly related to homeless facilities or households with a defined housing need. However, these agencies do address issues that can become critical non-homeless needs. For instance, youth programs (Action, Inc., the Chill Zone, the Lannon Schooner youth program) address issues, such as formative stages in young people many of whom are in the low or very low income category. The Youth

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

Employment Program (YMCA) and Adult Learning Initiative (Wellspring House) also address employment issues, which relates to housing need in a basic way. Again, The North Shore Health Project will also assist clients are facing health issues related to AIDS/HIV as well as Hepatitis C Virus (HCV).

18. Homelessness Prevention

Again, the proposed activities and support for Gloucester Health Center provides help for the physically and mentally ill. The costs of health care can drive individuals and families into homelessness. The proposed support for the Interfaith Commission will provide critical help for those who could become homeless by assisting with security deposits. Both AIDS/HIV and HCV can lead to homelessness. The North Shore Health Project works with these patients to avoid homelessness.

Barriers to Affordable Housing 91.220(j)

19. Removing Barriers to Affordable Housing

The City will continue to implement inclusionary land use provision. Although economic conditions have lessened for new housing being developed, affordable housing will be generated should the proposed development meet threshold levels.

Other Actions 91.220(k)

20. Meeting Underserved Needs

For the preparation of this plan, the City had increased participation of non-profit agencies which is expected throughout the program year, thus developing an institutional structure to reduce the number of poverty-level families. The City will implement the housing rehabilitation program and the first time homebuyer program to foster and maintain affordable housing. Action, Inc. will be the City's non-profit partner to address lead issues in the City housing stock. Other non-profit partners will assist the City, with CDBG funding, to meet underserved needs. They include Wellspring House, the Gloucester Family Health Center, the North Shore Health Center and several programs at Action, Inc.

21. Links to Transportation Planning

The Cape Ann Transportation Authority (CATA) provides bus service throughout the target neighborhoods and the City Community Development Department works with CATA on any route changes. CATA provides transportation for the elderly, served by the City's non-profit partners, through the Dial-A-Ride program.

The Consolidated Plan for the City of Gloucester 2010—2015 Annual Action Plan

PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(l)(1)

1. Program Income Expected

Program income expected in the next program year will be approximately \$100,000. A large portion of this program income is expected from the housing rehabilitation program where program participants are paying off loans. The amount can vary substantially because the total principal of these loans may be paid off when the house is sold. Those events are difficult to predict. At this time, Gloucester does not have float loan activity.

2. Program Income Received

N/A

3. Section 108 loan Proceeds

N/A

4. Surplus Funds

N/A

5. Returned Grant Funds

N/A

6. Income from Float-Funded Activities

N/A

7. Urgent Need Activities

N/A

8. Estimated CDBG funds

The City of Gloucester expects to receive CDBG funds in the amount of \$870,582. After deducting planning and administrative cost, the remaining amount of \$696,466, which is 80% of the total, will be used for activities that benefit persons of low- and moderate income.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

HOME 91.220(I)(1)

Gloucester does not receive HOME funds directly; therefore this section does not apply.

HOPWA 91.220(I)(3)

Gloucester does not receive HOPWA funds directly; therefore this section does not apply.

OTHER NARRATIVES AND ATTACHMENTS

Monitoring

The City will monitor the Community Development Block Grant utilizing HUD tools, including IDIS and the CAPER, to implement a comprehensive monitoring system. The comprehensive system for monitoring sub-recipients in the program begins in the project application process, including the Request for Proposals (RFP). Public hearings are held where each applicant is familiarized with reporting requirements. A contract between the City and the sub-recipient specifies the project and specific outcomes, within the scope of services, as well as a budget and payment process. The staff of the Grants Division makes a pre-contract site visit to determine the ability of the sub-recipients to perform according to Community Development Block Grant requirements, as well as their ability to provide documentation, demonstrate an understanding of the community development purpose, fiscal ability and general administration. Quarterly reports are expected from the sub-recipient on the funded project. If reports are not complete, payment will not be issued.

On-site visits are made to each sub-recipient at least once a year by at least one member of the Grants Division staff. The project is reviewed in detail, sub-recipient's records are verified, consistency with stated objectives is reviewed and any potential problems are identified. Corrective actions are agreed upon. A risk analysis for the sub-recipient considers previous track record, staff availability and experience, and the amount of funding. If a non-profit is new to the program, verbal communication takes place as often as necessary. Meetings are often scheduled, particularly if there is concentrated project activity (public facilities construction), as opposed to an ongoing service (public service). If there are compliance issues, a remedial plan is put into place.

Grants Division staff meets monthly to review all projects as they meet goals and objectives, including those set forth in the ConPlan. Staff communication and project reviews, which are discussed monthly, also ensure compliance with all program requirements, including the timeliness of expenditures. As part of the housing

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

rehabilitation program, staff will insure long-term compliance with housing codes as projects are inspected during construction and for final clearance.

Anti-Poverty

The City of Gloucester works to reduce the number of poverty level families both directly and in partnership with non-profit agencies servicing the City's population. One program administered directly by the City is the housing rehabilitation program. The program prevents housing costs escalating, which could lead some occupants to poverty.

The City's non-profits partners deliver of human services and create employment and economic opportunities for low- and moderate-income people. All of these programs help people avoid poverty.

Institutional coordination

Since the Grants Division is in the Community Development Department, all CDBG work can be easily part of planning work City wide. For instance, the Community Development Department is currently undertaking substantial initiatives with parks and recreation planning as well as the harbor economic development plan. The Community Development department also administers the Affordable Housing Trust and has general planning responsibility for the City.

Staff members from the Grants Division coordinate on a continuing basis with other departments in the City, including the Health Department and the Department of Public Works, important for both project planning and implementation.

The Grants Division staff work closely with the non-profit community in Gloucester in servicing the housing, economic and community development needs of the community. Interaction with sub-recipients is on a continuing basis, through project monitoring.

On a regional level, the City is part of the Northshore HOME Consortium, which has monthly meetings to address housing needs. The City's non-profits are also part of the Northshore Continuum of Care Alliance.

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

Program Year 2010: CDBG

Activities to be undertaken 91.220(c)

ID	Project Title/Description	HUD Matrix Code/Title Citation/Accomplishments/Eligibility	Funding Source(s)	Amount	Start Date Completion Date	Other
1	Thomas E. Lannon, Inc. Schooner Sails Educational Program	05D Youth Services	CDBG	\$3,000	07/01/2010 thru 12/31/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 5 Old Bray Street
		570.201(e) 245 Youths	OTHER: PTO	\$3,000		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$6,000		
2	North Shore Community Health Establishment of a satellite community health center	03P Health Facility	CDBG	\$25,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? Yes Subrecipient: Private 570.500(c) Location: 302 Washington Street
		570.201(c) 1500 Clients	OTHER: Grants (Pending) Revenues	\$155,821 \$785,297		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$966,118		
3	Gloucester Maritime Heritage Ocean Explorers: Marine Science Enrichment Program	05D Youth Services	CDBG	\$5,000	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 23 Harbor Loop
		570.201(e) 80 youths	OTHER: Grants	\$37,000		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$42,000		
4	Wellspring House, Inc. Adult Learning Initiatives	5 Public Service	CDBG	\$10,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 302 Essex Avenue
		570.201(e) 50 Individuals	OTHER: Wellspring Fund Private donations	25,852 52,292		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$88,144		

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

ID	Project Title/Description	HUD Matrix Code/Title Citation/Accomplishments/Eligibility	Funding Source(s)	Amount	Start Date Completion Date	Other
5	Cape Ann Interfaith Rental assistance for 10 Households @ \$500 per	05S Rental Housing Subsidies	CDBG	\$5,000	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 48 Middle Street
		570.201(e)	OTHER: Donations	\$8,500		
		10 Households	In-kind	30,418		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$43,918		
6	Action, Inc COMPASS Youth Program Alternative High School	05D Youth Services	CDBG	\$5,000	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 180 Main Street
		570.201(e)	OTHER: WIB	\$200,500		
		20-25 youths				
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$205,500		
7	Cape Ann Art Haven Art Lessons for low/mod kids	05D Youth Services	CDBG	\$14,500	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 180B Main Street
		570.201(e)	OTHER: Fees, grants, cont	\$70,806		
		100 Youths				
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$85,306		
8	Housing Rehab Assist L/M households w/ various loans to rehab their property and/or landlords to address energy, safety, health and code violations.	14A Rehab: Single Unit Residential	CDBG	\$206,591	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Local Government Location: City wide
		14B Rehab: Multi Unit Residential				
		570.202(b) Housing Activity				
		13 Housing Units				
		570.208(a)(3) L/M Limited Clientele Housing Activities	TOTAL	\$206,591		

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

ID	Project Title/Description	HUD Matrix Code/Title Citation/Accomplishments/Eligibility	Funding Source(s)	Amount	Start Date Completion Date	Other
9	Administration & Planning	21A General Program Administration	CDBG	\$174,116	07/01/2010 thru 06/30/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Local Government
	Funds will be used to administer all CDBG programs and other Grants serving the purposes of CDBG	570.206				Location: 3 Pond Road
			TOTAL	\$174,116		
10	Chill Zone	05D Youth Services	CDBG	\$20,000	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Public 570.500(c) Location: 183 Main Street
	Safe Haven for Youths At Risk Program	570.201(e)	OTHER: Grants	\$25,000		
		40 Youths	Donations	\$10,000		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$55,000		
11	Action, Inc.	14I Lead Based Paint	CDBG	\$14,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Public 570.500(c) Location: 180 Main Street
	Lead Program	570.202(f)	OTHER: Mass Housing	\$8,400		
		14 households				
		570.208(a)(3) L/M Limited Clientele Housing Activities	TOTAL	\$22,400		
12	Gloucester Shellfish Department	3 Public Facilities	CDBG	\$15,000	07/01/2010 Thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 3 Pond Road
	Public Aquaculture Project	570.201(c)	OTHER:			
		100 Individuals				
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$15,000		

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

ID	Project Title/Description	HUD Matrix Code/Title Citation/Accomplishments/Eligibility	Funding Source(s)	Amount	Start Date Completion Date	Other
13	YMCA Youth employment	05D Youth Services	CDBG	\$41,800	07/01/2009 Thru 05/15/2010	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 71 Middle Street
		570.201(e) 100 youths				
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$41,800		
14	Parks/Pathways City wide	03F Parks, Recreational Facilities	CDBG	\$82,700	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Local Government Location: 3 Pond Road
		570.201(c) Public facilities				
		570.208(a)(2)(A) L/M Limited Clientele				
		570.208(a)(1) Area Benefit	TOTAL	\$82,700		
15	Cape Ann Business Incubator, Inc. Training, support services and resources for micro businesses	18C Micro-Enterprise Assistance	CDBG	\$25,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 183 Main Street/33 Commercial Street
		570.201(o) 50 clients	OTHER: Donations, grants Rent, fundraisers, etc. Total	\$73,605 \$98,605		
16	Section 108 Loan Repayment Repayment of defaulted loan	19F Planned Repayment of 108 Loan	CDBG	\$51,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Local Government Location: 3 Pond Road Help those with HIV or AIDS? No Subrecipient: Local Government Location: 3 Pond Road
			TOTAL	\$51,000		

The Consolidated Plan for the City of Gloucester 2010—2015

Annual Action Plan

ID	Project title/Description	HUD Matrix Code/Title Citation/Accomplishments/Eligibility	Funding Sources	Amount	Start Date Completion Date	Other
17	The Open Door	5DYouth Service	CDBG	\$5,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 28 Emerson Avenue
	Summer lunch program: Food That's In When School is Out	570.201(e) 400 youth	OTHER: MA DOE Grant USDA Reimb Fundraising	\$6,500 \$23,963 \$11,251		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$46,714		
18	North Shore Health Project	05M Health Services	CDBG	\$5,000	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? Yes Subrecipient: Private 570.500(c) Location: 67 Middle Street
	HCV Case Management for housing	570.201(e) 25 individuals	OTHER:	\$160,587		
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$165,587		
19	Economic Development Program	18A & 18B Technical Assistance	CDBG	\$147,075	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Local Government Location: 3 Pond Road
	Loans/grants for job creation	570.203 or 570.204 3 businesses				
		570.208(a)(2) L/M Limited Clientele	TOTAL	\$147,075		
20	Lanesville Community Center	O3E Neighborhood Facilities	CDBG	\$15,800	07/01/2010 thru 05/15/2011	Help the Homeless? No Help those with HIV or AIDS? No Subrecipient: Private 570.500(c) Location: 8 Vulcan Street
	Handicap bathrooms, materials	570.201(c) 1560 - 3000 individuals	OTHER: In-kind Labor	\$26,589		
		570.208(a)(2)(A) L/M Limited Clientele	TOTAL	\$42,389		
	HOMEBUYERS – Assists L/M households with down payment and closing costs to purchase first home	13 Units	HOME	\$138,848		

APPENDIX I

Meeting Notices
Public Meeting Minutes
Citizen Comments and Response

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

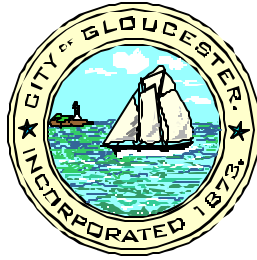
NOTICE OF PUBLIC HEARING

FIVE YEAR CONSOLIDATED ACTION PLAN

A PUBLIC HEARING will be held to review and obtain the views and comments of the citizens of Gloucester regarding the five year Consolidated Community Development Plan (ConPlan). The ConPlan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the ConPlan will be used as a guide for future funding of CDBG activities and programs. The Public Hearing will be held at 4:00 p.m., Thursday, December 3, 2009 in the Friend Room at the Sawyer Free Library, 2 Dale Avenue, Gloucester, MA.

Mayor Carolyn A. Kirk
11/20/09

3 Pond Road
Gloucester, MA 01930



Telephone: 978-282-3027
Fax: 978-282-3035

CITY OF GLOUCESTER

**COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION**

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

NOTICE OF PUBLIC HEARING

FIVE YEAR CONSOLIDATED ACTION PLAN

A PUBLIC HEARING will be held to review and obtain the views and comments of the citizens of Gloucester regarding the five year Consolidated Community Development Plan (ConPlan). The ConPlan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the ConPlan will be used as a guide for future funding of CDBG activities and programs. The Public Hearing will be held at 4:00 p.m., Thursday, December 3, 2009 in the Friend Room at the Sawyer Free Library, 2 Dale Avenue, Gloucester, MA.

Mayor Carolyn A. Kirk
11/20/09

Ciudad de Gloucester comunidad Departamento de desarrollo concede División se celebrará la ciudad de GLOUCESTER COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM aviso de PUBLIC audiencia cinco año consolidado ACTION PLAN A audiencia pública para revisar y obtener las opiniones y comentarios de los ciudadanos de Gloucester en relación con el año cinco plan de desarrollo de comunidad (ConPlan) consolidado. El ConPlan ofrece a una guía para los esfuerzos de desarrollo de vivienda y la Comunidad en los próximos cinco años. Las metas y prioridades identificadas en el ConPlan se utilizará como guía para la futura financiación de actividades CDBG y programas. La audiencia pública se celebrará a las 4: 00 p.m., el jueves, 3 de diciembre de 2009 en la sala de amigo en la biblioteca libre de Sawyer, Dale 2 Avenue, Gloucester, MA. Alcalde Carolyn A. Kirk 11/20/09

Cidade de Gloucester Comunidade Development Department concede divisão cidade de GLOUCESTER Comunidade desenvolvimento BLOCK GRANT PROGRAM aviso do público audição cinco YEAR consolidados ACTION PLAN A audiência pública será realizada para analisar e obter as opiniões e comentários dos cidadãos de Gloucester relativamente ao ano cinco Consolidated desenvolvimento plano comunitário (ConPlan). O ConPlan oferece um guia para os esforços de desenvolvimento de habitação e ao longo dos próximos cinco anos. As metas e prioridades identificadas no ConPlan serão usadas como um guia para o futuro financiamento de programas e actividades CDBG. Audiência pública será realizada às 4: 00 horas, quinta-feira, 3 de Dezembro de de 2009 no quarto amigo, a biblioteca livre de Sawyer, 2 Dale Avenue, Gloucester, MA. Prefeito Carolyn A. Kirk 20/11/09

CITY OF GLOUCESTER
2010 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

REQUEST FOR PROPOSALS
&
FIVE YEAR CONSOLIDATED PLAN & ANNUAL ACTION PLAN
NOTICE OF PUBLIC HEARINGS

The Grants Division of the Community Development Department is seeking proposals from qualified organizations, agencies, or individuals for its Program Year 2010 (PY10) Community Development Block Grant (CDBG) Program. The CDBG Program is designed to promote safe, sanitary, and affordable housing, encourage handicapped accessibility, improve public facilities, support social service and job training activities, provide economic development assistance, and improve the living environment for low and moderate-income residents of the City of Gloucester. The 2010 CDBG Program is expected to be funded through a grant from the U.S. Department of Housing and Urban Development (HUD). Funding of proposals is contingent upon receipt of funding from HUD.

The Five Year Consolidated Action Plan (PY10-PY14) offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the ConPlan will be used as a guide for future funding of CDBG activities and programs.

The REQUEST FOR PROPOSALS (RFP) requirement packets are available to be picked up at the Grants Division, 3 Pond Road, Gloucester, MA or can be located on the City of Gloucester Website www.gloucester-ma.gov

Proposals will be received until:

12 Noon (EST) - Friday, March 5, 2010
City of Gloucester
Community Development Department
Grants Division
3 Pond Road
Gloucester, MA 01930
(978) 282-3027

AN INFORMATIONAL PUBLIC HEARING to address any questions and explain the CDBG RFP requirements & the Five Year ConPlan will be held on Thursday, February 18, 2010, at 3:00 p.m. in the Friend Room of the Sawyer Free Library, 2 Dale Avenue, Gloucester, MA.

A PUBLIC HEARING will be held at 3:00 p.m. in the Friend Room of the Sawyer Free Library, 2 Dale Avenue, Gloucester, MA on Thursday, March 11, 2010, to obtain the views of the citizens of Gloucester regarding the CDBG Programs & the Five Year ConPlan. Individuals and organizations requesting funds will be required to make a brief presentation outlining their proposal at this meeting.

This location is handicapped accessible. If you need a reasonable accommodation, please contact Sandy Shea at 978-282-3027.

Mayor Carolyn Kirk
(1/22/10)

PUBLIC NOTICE
CITY OF GLOUCESTER COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FIVE YEAR CONSOLIDATED PLAN AND
ANNUAL ACTION PLAN PROJECT YEAR 2010

A draft of the Five Year Consolidated Action Plan, which is a guide for housing and community development efforts over the next five years and the City of Gloucester's PY2010 Annual Action Plan which reports the proposed use of Community Development Block Grant (CDBG) and HOME funds from the North Shore HOME Consortium for the period of July 1, 2010, through June 30, 2011, is available for public review and comment at the Grants Office, Community Development Department, 3 Pond Road, the Sawyer Free Library, 2 Dale Avenue and the City Clerk's Office, 9 Dale Avenue, Gloucester, MA 01930. A draft is also available online at www.gloucester-ma.gov. This report will be made available to persons with disabilities upon request. Comments will be received only in writing until May 10, 2010, and addressed to Sharon DuBois, Grants Administrator, Community Development Department, 3 Pond Road, Gloucester, MA 01930, or e-mail sdubois@gloucester-ma.gov. Citizens are encouraged to comment on this proposed CDBG Program. The final version of this report will be submitted to the US. Department of Housing and Urban Development (HUD) on or about May 14, 2010, 30 days from the date of this notice.

The City of Gloucester (City), acting through its Community Development Department, conducted three (3) public hearings; an informational hearing on December 3, 2009, regarding the Five Year Consolidated Action Plan to obtain the views and comments of the citizens of Gloucester. A pre-submittal meeting was held on February 18, 2010, to explain the RFP requirements and address any questions and March 11, 2010, to hear the presentations of the submitted RFPs. It is anticipated that the City will receive \$800,395 of CDBG Funds from HUD and \$138,848 of HOME funds. The city proposes to use these funds for the following activities:

PUBLIC SERVICES-\$109,300 for various public services which are eligible under 570.201(e). National Objective: 570.208(a)(2) benefit to low and moderate-income persons. Area of Benefit: city wide.

HOUSING AND REHABILITATION ACTIVITIES

REHABILITATION ASSISTANCE PROGRAM-\$178,516 City of Gloucester to assist low and moderate-income households with housing rehabilitation and landlords renting to low and moderate-income tenants with rehabilitation costs. Eligibility: 570.202(b). National Objective: 570.208(a)(3) low and moderate-income housing activity. Area of Benefit: city wide.

ACTION, INC.-\$14,000 for Mass Housing Lead Loan Program which will assist property owners to obtain loans to delead their property. Eligibility: 570.202(f). National Objective: 570.208(a)(3) low and moderate-income housing activity. Area of Benefit: city wide.

PUBLIC FACILITIES

NORTH SHORE COMMUNITY HEALTH, INC.-\$25,000 for costs associated in the continued establishment of a community health center. Eligibility: 570.201(c). National Objective: 570.208(a)(2)(B) benefit to low and moderate income persons.

LANESVILLE COMMUNITY CENTER-\$15,800 for handicap bathroom renovation ADA compliance. Eligibility: 570.201(c). National Objective: 570.208(a)(2)(A) benefit to low and moderate income persons, presumed benefit.

GLOUCESTER SHELLFISH DEPARTMENT-\$15,000 for public aquaculture program. Eligibility: 570.201(c) public facility. National Objective: 570.208(a)(2)(B) benefit to low and moderate income persons.

CITY OF GLOUCESTER, COMMUNITY DEVELOPMENT DEPARTMENT-\$82,700 for parks and pathway facilities. Eligibility: 570.201(c) public facility. National Objective: 570.208(a)(1) Area Benefit and 570.208(a)(2)(A) benefit to low and moderate income persons, presumed benefit.

ECONOMIC DEVELOPMENT

CITY OF GLOUCESTER, COMMUNITY DEVELOPMENT DEPT-\$124,000 for financial assistance for small businesses for job creation or retention. Eligibility: 570.203(b) & 570.204(a). National Objective: 570.208(a)(2)(B) benefit to low and moderate income persons.

CAPE ANN BUSINESS INCUBATOR, INC.-\$25,000 to offer a small businesses and individuals who want to start a business, Start-Up and Tune-Up Training programs for micro businesses. Eligibility: 570.201(o). National Objective 570.208(a)(2)(B) benefit to low and moderate income persons.

HUD 108 LOAN-\$51,000 for the repayment of a HUD 108 Loan.

PLANNING AND ADMINISTRATION-\$160,079 CDBG Program salaries, planning, consulting and operating expenses. Eligibility: 570.205 and 570.206 Planning and Administration. National Objective: 570.208(d)(4).

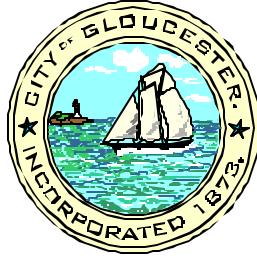
These proposed activities are recommended after reviewing the following priorities: provision of services to the maximum number of low and moderate-income persons, achievement of goals identified in the City of Gloucester Consolidated Plan, access to affordable housing, youth service programs, health services, economic development and meeting handicapped accessibility needs.

Por favor contate a Cidade de Escritório de Concessões de Gloucester em (978) 282-3027 se preferem receber uma cópia plenamente traduzida a português.

Contacte por favor la Ciudad de la Oficina de Becas de Gloucester en (978) 282-3027 si usted prefiere recibir una copia completamente traducida a español.

Carolyn A. Kirk, Mayor
4/09/10

3 Pond Road
Gloucester, MA 01930



Telephone: 978-282-3027
Fax: 978-282-3035

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Five Year Consolidated Action Plan
Public Hearing
Thursday, December 3, 2010 - 4:00 p.m.
Sawyer Free Library - 2 Dale Avenue, Gloucester, MA**

Community Development Grants Division

Sharon DuBois, Grants Administrator
Deborah Laurie, Senior Project Manager
Sandra Shea, Project Manager

Consultant

Dan Cahill - 5 Year Consolidated Plan Consultant

INTRODUCTION

Ms. DuBois opened the meeting at 4:00 p.m.

Ms. DuBois welcomed the audience which included; several public agencies representatives, Sarah Buck Garcia, Community Development Director, Gregg Cademartori, City Planner, and Steve Winslow, Sr. Project Manager. Ms. DuBois, introduced herself, the Community Development Staff, the Grants Division staff and Mr. Cahill, the Five Year Consolidated Plan Consultant.

Ms. DuBois explained the various programs offered through the Community Development Grants Division, monies for funding, and further explained requirements of the U.S. Department of Housing and Urban Development (HUD) and its programs.

Ms. DuBois stated the meeting today was to obtain the views and comments of the citizens of Gloucester regarding the Five Year Consolidated Community Development Plan (ConPlan). The ConPlan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the ConPlan will be used as a guide for future funding of CDBG activities and Programs.

A slide presentation detailing a complete overview of all HUD Programs was presented by Mr. Cahill. The presentation included the HUD process, reporting requirements and documents required by HUD which include; The Consolidated Plan, The Annual Action Plan, and The Consolidated Annual Performance and Evaluation Report (CAPER).

Mr. Cahill explained Performance Measurements and how they are great source for HUD to gather information to improve performance and outcomes.

Mr. Cahill also explained the Consolidate Plan process and how the needs and market are examined, how the plan sets unified visions and long-term strategies

Mr. Cahill spoke about the different programs that CDBG allows such as; the Housing Rehabilitation Program - projects to end homelessness, park improvements, and neighborhood facilities improvements. Some of the projects which fall under Public Service Programs are Anti-Crime Programs, Youth and Senior Activities.

PUBLIC COMMENTS

A question and answer period followed. A question asked from a member of the audience concerned how much CDBG funding will go to Public Services. The answer of up to 15% of the Grant is allowable to go toward Public Services.

Ms. Buck-Garcia, spoke about the importance of the CDBG Grant to the Community.

CONCLUSION

Ms. DuBois ended the meeting with reminding the group the RFP Applications will be available January 21, 2010 and the deadline to turn in the RFP for selection will be March 5, 2010, at noon. Ms. DuBois reminded the group of the upcoming Informational CDBG RFP Public Hearing which will be held on February 18, 2010 at 3:00 p.m., Sawyer Free Library, Friend Room.

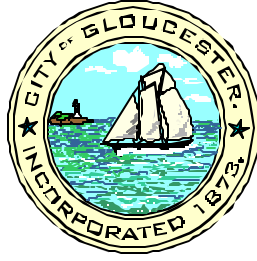
Ms. DuBois thanked everyone for attending today's meeting.

The meeting adjourned at 5:30 p.m.

Respectfully submitted,

Sandra Shea

3 Pond Road
Gloucester, MA 01930



Telephone: 978-282-3027
Fax: 978-282-3035

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Public Hearing
Pre-Proposal Informational Meeting
For Sub-grantee Applicants & Request for Proposals
February 18, 2010
Sawyer Free Library, Friend Room
2 Dale Avenue, Gloucester, MA**

Community Development Department - Grant Division Staff

Sharon DuBois, Grants Administrator
Deborah Laurie, Senior Project Manager
Sandra Shea, Project Manager

Five Year Consolidated Plan Consultant

Dan Cahill, Consultant

INTRODUCTION

Ms. DuBois opened the meeting at 3:00 p.m.

Ms. DuBois began with introducing herself, the grants staff and Mr. Cahill.

Ms. DuBois explained the various programs offered through the Community Development Grants Division, monies for funding, and further explained requirements of the U.S. Department of Housing and Urban Development (HUD) and its programs.

Ms. DuBois strongly urged all RFP applicants with any questions or concerns when filling out the RFP application to call and/or make an appointment to speak with a CDBG staff member. The Request for Proposal Presentation meeting will be held on March 11, 2010.

A slide presentation detailing a complete overview of all HUD Programs was presented by Mr. Cahill. The presentation included the HUD process, reporting requirements and documents required by HUD which include; The Consolidated Plan, the Annual Action Plan, and The Consolidated Annual Performance and Evaluation Report (CAPER).

Mr. Cahill also touched area including population, housing and employment in the City.

Ms. Laurie explained in detail the RFP Application and its requirements.

Ms. Laurie spoke about the eligible uses and guidelines of CDBG funds, the priorities such as Economic Opportunities, Affordable Housing, and Suitable Living Environments. She also detailed the evaluation criteria, the review and award process.

Ms. Shea explained the various reporting requirements and forms required by HUD such as Performance Measurements and Quarterly Reporting. Ms. Shea stressed the importance of paying special attention to details within all contracts. All dates, financial details and scope of services for invoicing and payments, as these rules are strictly adhered to; all funds must be spent by June 30, 2011.

Ms. Shea explained the Performance Measurements and how they are great source for HUD to gather information to improve performance and outcomes. She also stressed the importance of the Quarterly Reporting and if the reports are not supplied in a timely manner, payments will be held back.

PUBLIC COMMENTS

A question and answer period followed with the following;

Mr. William Dugan, GHA – Spoke about the housing and job opportunities as to why people are leaving the area.

Ms. Candace Waldron, HAWC, spoke about the high housing costs.

Ms. Kate Seidman with the Textile Guild, spoke about how she feels Gloucester is becoming more of a retirement community

CONCLUSION

About twenty organizations from the community were represented.

Ms. DuBois ended the meeting with reminding the group the deadline for RFP's is March 5th, at noon and a Public Hearing will be held on March 11, 2010 at 3:00 p.m. when RPF presentations will take place. She thanked everyone for attending today's meeting.

The meeting adjourned at 5:15 p.m.

Respectfully submitted,

Sandra Shea

APPENDIX II

HUD Table 1A

HUD Table 2A

HUD Table 2B

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	35	0	50
	Transitional Housing	19	0	25
	Permanent Supportive Housing	11	4	10
	Total	65	4	85
Persons in Families With Children				
Beds	Emergency Shelter	10	0	0
	Transitional Housing	13	0	50
	Permanent Supportive Housing	53	0	25
	Total	76	0	75

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	5	6	0	11
1. Number of Persons in Families with Children	10	13	0	23
2. Number of Single Individuals and Persons in Households without children	35	19	9	54
(Add Lines Numbered 1 & 2 Total Persons)	45	32	9	77
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	35		9	
b. Seriously Mentally Ill	4			
c. Chronic Substance Abuse	17			
d. Veterans	2			
e. Persons with HIV/AIDS	1			
f. Victims of Domestic Violence	7			
g. Unaccompanied Youth (Under 18)	0			

Gloucester
Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%		
		31-50%	YES-H	149 households
		51-80%	YES-H	90 households
	Large Related	0-30%		
		31-50%		
		51-80%	YES-H	4 households
	Elderly	0-30%		
		31-50%		
		51-80%		
	All Other	0-30%		
		31-50%		
		51-80%		
Owner	Small Related	0-30%		
		31-50%		
		51-80%	YES-H	214 households
	Large Related	0-30%		
		31-50%		
		51-80%	YES-H	60 households
	Elderly	0-30%		
		31-50%		
		51-80%	YES-H	73 households
	All Other	0-30%		
		31-50%		
		51-80%		
Non-Homeless Special Needs	Elderly	0-80%	YES-H	301 households
	Frail Elderly	0-80%	YES-H	
	Severe Mental Illness	0-80%		
	Physical Disability	0-80%	YES-H	299 households
	Developmental Disability	0-80%		
	Alcohol/Drug Abuse	0-80%		
	HIV/AIDS	0-80%	YES-H	Waiting list of 52 people
	Victims of Domestic Violence	0-80%		

Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	L					
Disposition	L					
Clearance and Demolition	L					
Clearance of Contaminated Sites	L					
Code Enforcement	L					
Public Facility (General)	M					
Senior Centers	M					
Handicapped Centers	L					
Homeless Facilities	M					
Youth Centers	M					
Neighborhood Facilities	L					
Child Care Centers	M					
Health Facilities	H					
Mental Health Facilities	H					
Parks and/or Recreation Facilities	H					
Parking Facilities	M					
Tree Planting	M					
Fire Stations/Equipment	L					
Abused/Neglected Children Facilities	L					
Asbestos Removal	L					
Non-Residential Historic Preservation	L					
Other Public Facility Needs	M					
Infrastructure (General)	M					
Water/Sewer Improvements	M					
Street Improvements	H					
Sidewalks	H					
Solid Waste Disposal Improvements	L					
Flood Drainage Improvements	H					
Other Infrastructure	H					
Public Services (General)	H					
Senior Services	M					
Handicapped Services	M					
Legal Services	L					
Youth Services	H					
Child Care Services	L					
Transportation Services	L					
Substance Abuse Services	L					
Employment/Training Services	H					
Health Services	H					
Lead Hazard Screening	L					
Crime Awareness	L					
Fair Housing Activities	M					
Tenant Landlord Counseling	L					
Other Services	M					
Economic Development (General)	H					
C/I Land Acquisition/Disposition	L					
C/I Infrastructure Development	M					
C/I Building Acq/Const/Rehab	M					
Other C/I	M					
ED Assistance to For-Profit	H					
ED Technical Assistance	H					
Micro-enterprise Assistance	H					
Other	M					

APPENDIX III

CHAS Tables

HOUSING PROBLEMS FOR ELDERLY

	<= 30% MFI		>30 to <=50% MFI		>50 to <=80% MFI	
RENTERS						
Number of Households	634		189		110	
With Any Housing Problems	344	54.3%	69	36.5%	25	22.7%
Cost Burden >30%	344	54.3%	69	36.5%	25	22.7%
Cost Burden >50%	225	35.5%	15	7.9%	0	0.0%
OWNERS						
Number of Households	438		322		323	
With Any Housing Problems	364	83.1%	108	33.5%	73	22.6%
Cost Burden >30%	364	83.1%	98	30.4%	69	21.4%
Cost Burden >50%	239	54.6%	34	10.6%	19	5.9%

HOUSING PROBLEMS FOR SMALL RELATED (2 to 4)

	<= 30% MFI		>30 to <=50% MFI		>50 to <=80% MFI	
RENTERS						
Number of Households	434		239		390	
With Any Housing Problems	314	72.4%	149	62.3%	90	23.1%
Cost Burden >30%	314	72.4%	145	60.7%	75	19.2%
Cost Burden >50%	234	53.9%	25	10.5%	0	0.0%
OWNERS						
Number of Households	120		208		389	
With Any Housing Problems	85	70.8%	164	78.8%	214	55.0%
Cost Burden >30%	85	70.8%	164	78.8%	214	55.0%
Cost Burden >50%	75	62.5%	110	52.9%	30	7.7%

HOUSING PROBLEMS FOR LARGE RELATED (5 or more)

	<= 30% MFI		>30 to <=50% MFI		>50 to <=80% MFI	
RENTERS						
Number of Households	79		49		19	
With Any Housing Problems	24	30.0%	39	79.6%	4	21.1%
Cost Burden >30%	79	100.0%	29	59.2%	0	0.0%
Cost Burden >50%	79	100.0%	4	8.2%	0	0.0%
OWNERS						
Number of Households	25		50		115	
With Any Housing Problems	25	100.0%	40	80.0%	60	52.2%
Cost Burden >30%	25	100.0%	40	80.0%	60	52.2%
Cost Burden >50%	25	100.0%	20	40.0%	10	8.7%

SOURCE: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data

APPENDIX IV

Certifications